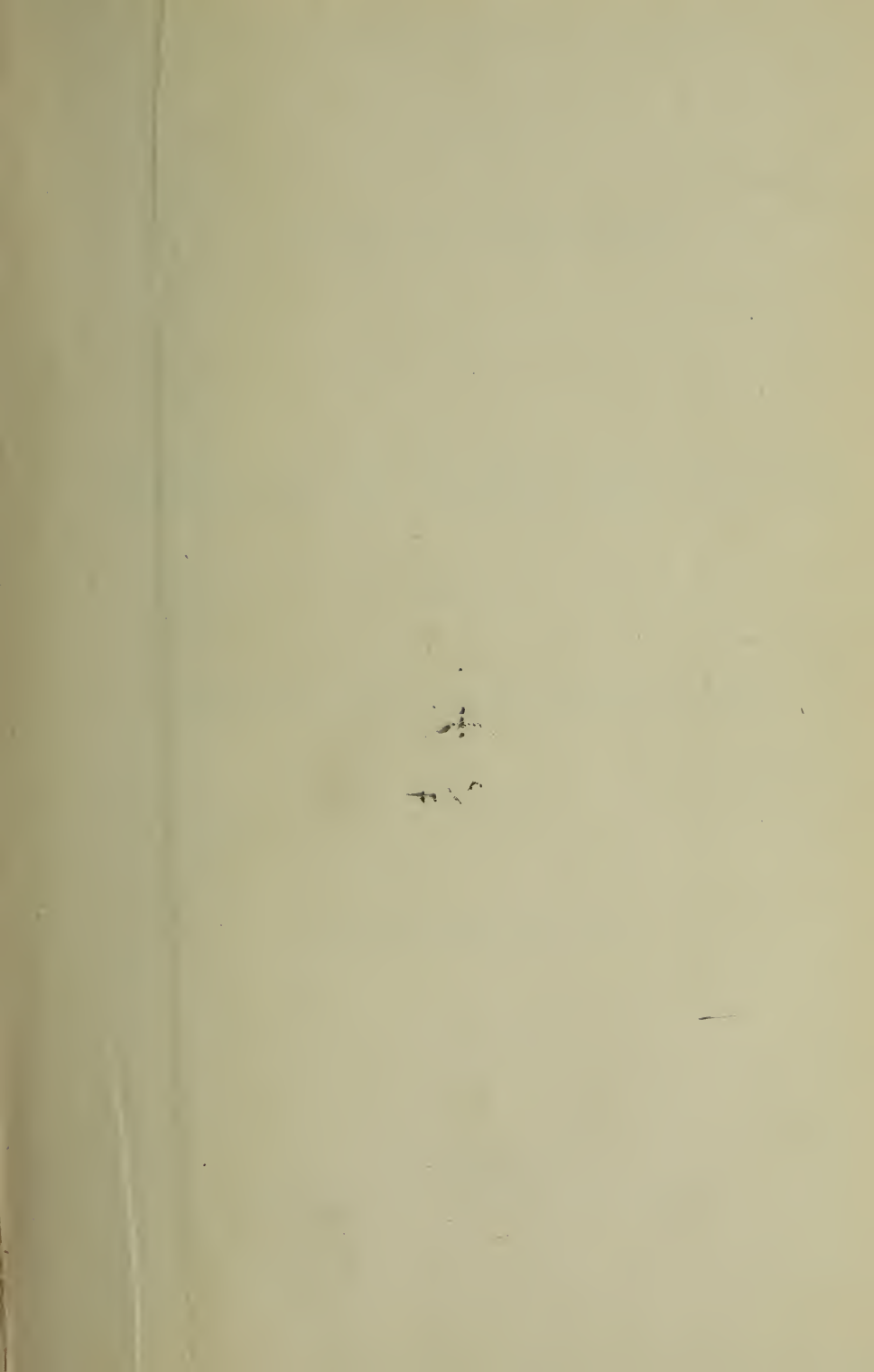


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STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

OCTOBER 31st, 1911

CAMDEN, N. J.:
SINNICKSON CHEW & SONS COMPANY, PRINTERS.
1911.

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1910/11

ANNUAL REPORT.

BUILDING AND LOAN ASSOCIATIONS.

DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, December 16, 1911.

To the Honorable the Senate and General Assembly:

I have the honor to submit the report of this department for the year ending October 31, 1911, relating to building and loan associations.

Since the date of the preceding year's report 56 new institutions have been incorporated, being the same number formed in that year, and two have ceased operations, making a net gain of 54 and increasing the whole number of associations in the State to 627.

Following is a list of the new societies:

Bergen County:	Location.	Incorporated.
Interborough Building and Loan Association	Fort Lee,	April 8, 1911.
North Jersey Building and Loan Association	Hackensack,	Dec. 8, 1910.
Ridge Building and Loan Association	North Arlington	June 28, 1911.
United Building and Loan Association	Westwood,	Dec. 20, 1911.
United Building and Loan Association	Hackensack,	Mar. 18, 1911.
Burlington County:		
Peoples Building and Loan Association	Bordentown,	Mar. 3, 1911.
Camden County:		
Cooper Building and Loan Association	Camden,	Feb. 16, 1911.
Citizens' Building and Loan Association	Audubon,	Mar. 3, 1911.
Civic Building and Loan Association	Camden,	Mar. 18, 1911.
Liberty Building and Loan Association	Camden,	Sep. 2, 1911.
Pyne Poynt Building and Loan Association	Camden,	April 7, 1911.
Rosedale Building and Loan Association	Camden,	Aug. 26, 1911.

Cumberland County:	Location.	Incorporated.
Pleasantville, Cumberland County, Building and Loan Association....	Pleasantville,	Nov. 29, 1911.
Cape May County:		
Strathmere Building and Loan Association	Upper Township,	May 6, 1911.
Essex County:		
Atlas Weekly Building and Loan Association	Newark,	Dec. 1, 1910.
Alliance Building and Loan Association	Newark,	Mar. 9, 1911.
Belmont Building and Loan Association	Newark,	April 24, 1911.
Brookdale Building and Loan Association	Newark,	Oct. 27, 1911.
Bankers Building and Loan Association	Newark,	Oct. 27, 1911.
Downtown Building and Loan Association	Newark,	Dec. 1, 1910.
Eagles Building and Loan Association	Newark,	May 11, 1911.
Fabyan Building and Loan Association	Newark,	Feb. 1, 1911.
Fifth Ward Building and Loan Association	Newark,	Feb. 10, 1911.
Fulton Building and Loan Association	Newark,	Sept. 15, 1911.
Lenape Building and Loan Association	Newark,	Oct. 16, 1911.
Mt. Sinai Building and Loan Association	Newark,	Mar. 21, 1911.
Milford Park Building and Loan Association	Newark,	May 3, 1911.
Prospect-Watsessing Building and Loan Association	East Orange,	Dec. 21, 1910.
Progressive Building and Loan Association	Orange,	Jan. 18, 1911.
Pioneer Building and Loan Association	East Orange,	Feb. 11, 1911.
Royal Building and Loan Association	Newark,	Feb. 7, 1911.
Saybrook Building and Loan Association.	Newark,	June 21, 1911.
South Broad Building and Loan Association.	Newark,	Dec. 5, 1911.
Springdale Building and Loan Association	East Orange,	Oct. 13, 1911.

Essex County— <i>Continued</i> :	Location.	Incorporated.
T. A. B. S. Building and Loan Association	Newark,	Dec. 8, 1911.
Trustworthy Building and Loan Association.	Newark,	Sept. 13, 1911.
Universal Building and Loan Association	Newark,	Feb. 9, 1911.
Watson Building and Loan Association	Newark,	Dec. 5, 1911.
White Way Building and Loan Association	Newark,	April 15, 1911.
Webster Building and Loan Association.	Newark,	June 10, 1911.
Hudson County:		
American Building and Loan Association	Jersey City,	Nov. 19, 1910.
City Center Building and Loan Association	Jersey City,	July 3, 1911.
Five Corners Building and Loan Association	Jersey City,	May 31, 1911.
Greenville Heights Building and Loan Association	Jersey City,	Nov. 27, 1911.
Harsimus Building and Loan Association	Jersey City,	Dec. 27, 1910.
Hartshorn Building and Loan Association	Harrison,	April 6, 1911.
International Building and Loan Association	Harrison,	Feb. 1, 1911.
Summit Building and Loan Association	Jersey City,	Sept. 6, 1911.
Sip Building and Loan Association..	Jersey City,	Nov. 21, 1911.
Middlesex County:		
Sayreville Building and Loan Association	Sayreville,	Mar. 15, 1911.
Morris County:		
Millington Building and Loan Association	Millington,	Oct. 10, 1911.
Ocean County:		
Long Beach Building and Loan Association	Beach Haven,	Sept. 18, 1911.
Union County:		
ElMora and West End Building and Loan Association	Elizabeth,	Dec. 27, 1910.
Garwood Building and Loan Association	Garwood,	Mar. 1, 1911.

Union County—Continued:	Location.	Incorporated.
Peoples Building and Loan Association	Plainfield,	Feb. 1, 1911.
Rail and Harbor City Building and Loan Association	Elizabeth,	July 6, 1911.

The following associations ceased operations during the year:

Merchants Building and Loan Association, Bayonne, wound up.

Terrace Building and Loan Association, Pleasantville, wound up.

The Artisans Building and Loan Association, of Camden, changed its name by certificate filed April 13, 1911, to "Broadway Building and Loan Association."

Associations to the number of 563 made returns during the year covered by this report, being an increase of 52 over the number reporting in the previous year. Their financial condition and business are shown in the aggregate in the following summary:

ASSETS.	Local 562.	State 1.	Total 563.
Loans on mortgages (first liens)	\$89,212,811	\$95,550	\$89,308,361
Loans on mortgages (other than first liens)	57,003	14,800	71,803
Loans on shares of association.	3,067,185	5,967	3,073,152
Loans on other securities	52,257	.....	52,257
Bonds owned	206,392	.....	206,392
Cash on hand	3,036	128	3,164
Cash deposited in bank	1,734,987	6,452	1,741,439
Real estate acquired under foreclosure or in settlement of debts.	499,279	17,765	517,044
Real estate otherwise acquired	111,340	.....	111,340
Real estate sold under contract	441,457	7,781	449,238
Furniture and fixtures	49,321	400	49,721
Installments due and unpaid...	363,144	2,236	365,380
Interest, premium and fines due and unpaid	373,846	1,756	375,602
Taxes, insurance, etc., advanced for borrowers	51,464	120	51,584
Other assets	72,132	18	72,150
Totals.....	\$96,295,654	\$152,973	\$96,448,627

LIABILITIES.	Local 562.	State 1.	Total 563.
Due installment shareholders— dues.	\$69,717,434	\$76,023	\$69,793,457
Due installment shareholders— profits apportioned	16,917,228	51,866	16,969,094
Due installment shareholders— advance payments	237,729	670	238,399
Due on shares lapsed or for- feited.	10,984	1,966	12,950
Due prepaid or paid-up share- holders—subscriptions	2,537,024	1,309	2,538,333
Due prepaid or paid-up share- holders—profits accrued or ap- portioned.	16,912	155	17,067
Due shareholders—matured shares.	360,163	.....	360,163
Interest accrued on unpaid ma- tured shares	2,608	.....	2,608
Unearned gross premiums	136,293	.....	136,293
Balance payable on loans made	855,316	6,550	861,866
Mortgages assumed for bor- rowers.	25,684	8,100	33,784
Mortgages on real estate owned	12,950	5,300	18,250
Interest accrued on mortgages	.....	396	396
Borrowed money	4,833,621	.....	4,833,621
Interest accrued on borrowed money.	10,980	.....	10,980
Surplus or undivided profits...	194,953	500	195,453
Other liabilities	425,775	138	425,913
Totals.....	\$96,295,654	\$152,973	\$96,448,627
RECEIPTS.			
Cash on hand and in bank at beginning of year	\$1,881,782	\$2,515	\$1,884,297
Dues on installment shares....	17,935,917	13,636	17,949,553
Subscriptions on prepaid or paid-up shares	1,069,626	.....	1,069,626
Interest.	5,005,856	9,246	5,015,102
Installment premiums	261,065	4,041	265,106
Gross premium	287,202	.....	287,202
Fines.	95,906	861	96,767
Transfer fees	2,580	.....	2,580

RECEIPTS.	Local 562.	State 1.	Total 563.
Admission or membership fees	\$28,622	\$1,289	\$29,910
Rents.	31,184	1,417	32,601
Mortgage loans repaid	9,516,123	26,850	9,542,973
Mortgage loans cancelled by ma- tured shares	1,424,095	.....	1,424,095
Mortgage loans cancelled by foreclosure or deed	366,923	10,000	376,923
Stock loans repaid	1,086,102	1,663	1,087,765
Stock loans cancelled by ma- tured shares	310,757	.....	310,757
Other loans repaid	62,674	.....	62,674
Real estate sold	298,628	970	299,598
Money borrowed	19,272,380	.....	19,272,380
Taxes, insurance, etc., advanced, repaid.	47,757	839	48,596
Other receipts	235,234	266	235,500
Totals.	\$59,220,413	\$73,593	\$59,294,006
DISBURSEMENTS.			
Loaned on mortgages	\$20,838,751	\$21,550	\$20,860,301
Loaned on shares	1,814,216	1,971	1,816,187
Loaned on other securities.	32,937	.....	32,937
Dues repaid on withdrawal.	5,943,013	12,739	5,955,752
Profits or interest on with- drawal.	888,310	1,782	890,092
Prepaid or paid-up shares.	820,599	.....	820,599
Interest or dividends on prepaid or paid-up shares	116,078	66	116,144
Shares lapsed or forfeited	7,622	69	7,691
Matured shares	7,371,867	200	7,372,067
Interest accrued on matured shares.	44,353	.....	44,353
Borrowed money	18,350,761	5,800	18,356,561
Interest on borrowed money.	260,029	261	260,290
Mortgages assumed and on real estate owned	4,115	4,500	8,615
Interest on mortgages	882	919	1,801
Real estate acquired under fore- closure or in settlement of debts.	287,083	12,476	299,559
Other real estate	7,338	333	7,671

DISBURSEMENTS.	Local 562.	State 1.	Total 563.
Taxes, repairs and insurance (not chargeable to borrowers)	\$74,160	\$225	\$74,385
Taxes, insurance, etc., for bor- rowers on real estate sold under contract	66,469	499	66,968
Salaries or other compensation of officers, managers, direc- tors, auditors, clerks and other office employes	310,123	1,888	312,011
Commissions, fees or other com- pensation of officers and direc- tors of branches .....	.....	424	424
Commissions, fees or other com- pensation of agents or solic- itors.	87	78	165
Rent.	22,457	24	22,481
Advertising, stationery, printing, postage, light and fuel.....	51,915	116	52,031
Other disbursements	169,225	1,093	170,318
Cash on hand and in bank at end of year	1,738,023	6,580	1,744,603
Totals.....	\$59,220,413	\$73,593	\$59,294,006
MISCELLANEOUS.			
Membership at beginning of fis- cal year	177,037	579	177,616
Membership at close of year..	197,534	523	198,057
Borrowing members	48,357	128	48,485
Shares held by borrowing mem- bers.	535,074	2,651	537,725
Non-borrowing members	149,177	395	149,572
Shares held by non-borrowing members.	990,300	2,297	992,597
Shares in force at beginning of fiscal year	1,353,747	5,260	1,359,007
Shares issued during the year	372,374	534	372,908
Shares matured during year....	37,955	2	37,957
Shares otherwise cancelled dur- ing year	162,792	844	163,636
Shares in force at close of year	1,525,374	4,948	1,530,322
Foreclosures during the year..	134	3	137

The continued growth and prosperity of these institutions are clearly indicated by the foregoing statistics. Contrasted with the figures for 1910, the \$96,295,654 gross assets of the 562 local associations are greater by \$9,844,883, or over eleven per cent. In number of members there is a gain shown of 19,491, which is equal to ten and nine-tenths per cent., the total membership now being 197,534. The borrowing members number 48,357, or about twenty-four and a half per cent. of the whole.

The dues or subscriptions paid on the shares outstanding aggregate \$72,254,458. This is an increase of \$7,106,230, or slightly less than eleven per cent. The accumulated profits amount to \$17,129,093, which is an increase of \$1,720,399. The share dues or subscriptions plus the profits make the sum of \$89,383,551, which represents the total net assets or net worth of the associations.

The real estate owned, nearly all of which was acquired through foreclosure of mortgages or in settlement of indebtedness, is returned at \$1,052,076, this being an increase of but \$1,574 for the year. The total real estate held is slightly above one per cent. of the gross assets. The foreclosures were 134 in number, or 36 more than in the preceding year.

The plan of issuing shares in series retains its popularity, as evidenced by the fact that it is in use in 519, or ninety-two per cent. of the societies.

The "gross" premium plan is in vogue in 293, or slightly more than fifty-two per cent. of the institutions, while 228, or forty per cent., collect the premium in installments, which are payable usually at the same time as the share dues. Some 10 associations operate both plans, and 31 charge no premium.

Building and loan associations, properly conducted, are highly beneficial to the communities in which they are established. In inculcating habits of thrift and assisting persons of moderate incomes to acquire homes through a system of small periodical payments extending over a term of years, they contribute in no small degree to the welfare of many thousands of our people and aid materially in promoting good citizenship. It is a matter for congratulation that they have attained such great success in this State.

Respectfully submitted,

VIVIAN M. LEWIS,
Commissioner of Banking and Insurance.

ABSTRACTS OF ANNUAL REPORTS

OF

New Jersey

Building and Loan Associations

ABSECON CITY BUILDING AND LOAN ASSOCIATION,
ABSECON.

Incorporated January 8, 1906. Commenced business January 1, 1906.

President, TOBIAS L. McCONNELL.

Secretary, HOWARD W. McCONNELL.

Treasurer, WALTER A. TWEED.

FINANCIAL CONDITION DECEMBER 13, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$21,800 00	Due installment shareholders—	
Loans on shares of association....	3,321 00	dues	\$23,670 00
Cash on hand.....	20 00	Due installment shareholders—	
Cash deposited in bank.....	1,831 35	profits apportioned	3,173 40
Furniture and fixtures.....	30 00	Due installment shareholders—	
Installments due and unpaid.....	167 00	advance payments	215 60
Interest, premium and fines due		Due on shares lapsed or for-	
and unpaid	23 65	feited	134 00
Total assets	\$27,193 00	Total liabilities	\$27,193 00

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 13, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$9,500 00
year	\$673 38	Loaned on shares.....	1,436 00
Dues on installment shares.....	7,414 64	Dues repaid on withdrawal.....	1,124 00
Interest	1,393 38	Profits or interest on withdrawal.	16 88
Installment premiums	141 05	Borrowed money	3,700 00
Fines	26 35	Interest on borrowed money.....	60 52
Mortgage loans repaid.....	4,200 00	Salaries or other compensation of	
Stock loans repaid.....	25 00	officers, \$105.00; other off-ers	
Money borrowed	3,700 00	employees, \$10.00	115 00
Dues returned	230 00	Advertising, stationery, printing,	
Profits on withdrawal returned...	6 65	postage, light and fuel.....	5 75
Cash over	05	Filing annual report.....	1 00
Total receipts	\$17,810 50	Cash on hand and in bank at end	
		of year	1,851 35
		Total disbursements	\$17,810 50

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 121; membership at end of year, 112. Borrowing members, 29, holding 202 shares; non-borrowing members, 83, holding 389 shares.

Shares in force at beginning of fiscal year, 569½; shares issued during year, 104½; shares canceled (matured, none) during year, 83; shares in force at close of year, 591.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 12-25 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**ATLANTIC CITY LOAN AND BUILDING ASSOCIATION,
ATLANTIC CITY.**

Incorporated January 29, 1869. Commenced business January, 1869.

President, SMITH CONOVER.

Secretary, JOHN C. SLAPE.

Treasurer, SILAS R. MORSE.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$484,700 00	Due installment shareholders—	
Loans on mortgages (other than		dues	\$419,664 00
first liens)	12,000 00	Due installment shareholders—	
Loans on shares of association...	21,446 17	profits apportioned	144,463 25
Cash deposited in bank.....	7,255 97	Due installment shareholders—	
Real estate acquired under fore-		advance payments	1,154 73
closure or in settlement of debts		Surplus or undivided profits.....	526 38
due association	12,617 86		
Furniture and fixtures	200 00		
Installments due and unpaid.....	11,880 50		
Interest, premium and fines due			
and unpaid	14,241 32		
Taxes, insurance, etc., advanced			
for borrowers	557 85		
Special arrears	908 69		
Total assets	\$565,808 36	Total liabilities	\$565,808 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$133,500 00
year	\$40,777 10	Loaned on shares.....	10,515 00
Dues on installment shares.....	82,461 63	Dues repaid on withdrawal.....	24,722 23
Interest	28,988 06	Profits or interest on withdrawal.	6,265 43
Installment premiums	3,448 67	Matured shares	38,800 00
Gross premium	1,968 00	Borrowed money	23,000 00
Fines	659 45	Interest on borrowed money.....	508 72
Transfer fees	5 20	Real estate acquired under fore-	
Mortgage loans repaid.....	51,700 00	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	12,617 86
tured shares	5,600 00	Taxes, interest, etc., for bor-	
Mortgage loans canceled by fore-		rowers	622 45
closure or deed.....	11,500 00	Salaries or other compensation of	
Stock loans repaid.....	10,030 00	officers, \$1,700.00; directors,	
Stock loans canceled by ma-		\$132.00; auditors, \$20.00.....	1,852 00
tured shares	1,000 00	Rent	200 00
Real estate sold.....	75 00	Advertising, stationery, printing,	
Money borrowed	23,000 00	postage, light and fuel.....	101 30
Taxes, insurance, etc., advanced,		Telephone	18 00
repaid	184 70	Commissions	600 00
Foreclosure costs repaid.....	621 87	Foreclosure costs	793 14
Special arrears	52 53	Legal expenses	25 77
		Special arrears	674 34
		Cash in bank at end of year.....	7,255 97
Total receipts	\$262,072 21	Total disbursements	\$262,072 21

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.
 Membership at beginning of fiscal year, 1,196; membership at end of year, 1,274. Borrowing members, 196, holding 2,204½ shares; non-borrowing members, 1,078, holding 4,408 shares.

Shares in force at beginning of fiscal year, 6,167½; shares issued during year, 1,132½; shares canceled (matured, 209) during year, 687½; shares in force at close of year, 6,612½.
 Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 4-5 per cent.; on stock (book) loans, 1 4-5 per cent.

Admission fee charged, none. Withdrawal fee charged, none.
 Foreclosures during year, 2.

ATLANTIC COAST BUILDING AND LOAN ASSOCIATION,
ATLANTIC CITY.

Incorporated April 8, 1895.

Commenced business April 8, 1895.

President, LOUIS KUEHNLE.

Secretary, JOSEPH A. McNAMEE.

Treasurer, HARRY BACHARACH.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$457,500 00	Due installment shareholders—	
Loans on mortgages (other than		dues	\$359,246 00
than first liens)	14,000 00	Due installment shareholders—	
Loans on shares of association ..	29,850 00	profits apportioned	109,004 87
Cash deposited in bank	6,836 31	Due installment shareholders—	
Furniture and fixtures	100 00	advance payments	20,642 51
Installments due and unpaid	1,450 67	Due on shares lapsed or forfeited	27 93
Interest, premium and fines due		Borrowed money	18,300 00
and unpaid	7,882 85	Expense fund	312 80
Taxes, insurance, etc., advanced		Surplus or undivided profits	1 62
for borrowers	255 00	Bonds issued for matured shares.	10,400 00
Expense arrears	45 90		
Court costs advanced	15 00		
Total assets	\$517,935 73	Total liabilities	\$517,935 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages	\$182,200 00
ginning of year	\$49,364 68	Loaned on shares	21,715 00
Dues on installment shares	99,832 19	Dues repaid on withdrawal	36,546 00
Interest	29,917 47	Profits or interest on withdrawal.	11,241 04
Installment premiums	4,963 50	On shares lapsed or forfeited	746 65
Fines	661 04	Matured shares	45,416 50
Mortgage loans repaid	67,150 00	Interest accrued on matured	
Mortgage loans canceled by ma-		shares	25,118 14
tured shares	11,000 00	Borrowed money	100,500 00
Stock loans repaid	18,544 00	Interest on borrowed money	1,232 25
Stock loans canceled by matured		Taxes, insurance, etc., for bor-	
shares	10,900 00	rowers	796 59
Other loans repaid	1,523 81	Salaries or other compensation of	
Real estate sold	12,500 00	officers, \$1,950 00; directors,	
Money borrowed	118,800 00	\$405.00; auditors, \$75.00; clerks,	
Taxes, insurance, etc., advanced,		\$300.00	2,730 00
repaid	1,164 33	Rent	30 00
Expense contribution	1,860 80	Advertising, stationery, printing,	
Court costs repaid	730 37	postage, light and fuel	386 18
Bonds issued	7,700 00	Premiums refunded	20 30
Suspended accounts	114 70	Expense dues refunded	17 50
Over daily settlements	2 71	Fines refunded	2 97
Total receipts	\$436,719 60	Court costs advanced	697 67
		Interest on bonds	337 50
		Surety bonds	88 00
		Filing annual report	1 00
		Cash in bank at end of year	6,836 31
		Total disbursements	\$436,719 60

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 604; membership at end of year, 684. Borrow-
ing members, 202, holding 5,627 shares; non-borrowing members, 482, holding 11,040 shares.

Shares in force at beginning of fiscal year, 12,995; shares issued during year, 5,742; shares
canceled (matured, 666) during year, 2,070; shares in force at close of year, 16,667.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1-1.5 per cent. per annum; on stock
(book) loans, 1-1.5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EGG HARBOR BUILDING AND LOAN ASSOCIATION,

EGG HARBOR CITY.

Incorporated June 11, 1884.

Commenced business June 10, 1884.

President, GEORGE MUELLER.

Secretary, FRED. W. BERGMANN.

Treasurer, HENRY KANN.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$284,800 00	Due installment shareholders—	
Loans on shares of association ..	11,100 00	dues	\$247,066 80
Cash deposited in bank	12,944 15	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	69,042 83
closure or in settlement of debts		Due installment shareholders—	
due association	2,216 79	advance payments	466 49
Furniture and fixtures	143 50	Surplus or undivided profits	15 69
Installments due and unpaid	3,895 50		
Interest, premium and fines due			
and unpaid	1,491 87		
Total assets	\$316,591 81	Total liabilities	\$316,591 81

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$42,500 00
year	\$7,635 34	Loaned on shares	4,200 00
Dues on installment shares	49,339 00	Dues repaid on withdrawal	8,593 80
Interest	14,457 81	Profits or interest on withdrawal	1,670 32
Installment premiums	5,353 34	Matured shares	48,800 00
Fines	1,004 52	Borrowed money	10,000 00
Admission or membership fees	156 75	Interest on borrowed money	212 11
Rents	78 00	Real estate acquired under fore-	
Mortgage loans repaid	12,100 00	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	933 99
tured shares	18,500 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by fore-		chargeable to borrowers)	72 02
closure or deed	1,000 00	Salaries or other compensation of	
Stock loans repaid	900 00	officers, \$957.80; auditors, \$30.00;	
Stock loans canceled by matured		clerks, \$9.00; other office em-	
shares	8,550 00	ployes, \$6.00	1,002 80
Real estate sold	2,300 00	Rent	18 00
Money borrowed	10,000 00	Advertising, stationery, printing,	
Bond and mortgage blanks	9 25	postage, light and fuel	102 60
		Appraisal fees	75 00
		Foreclosure expenses	187 52
		Legal expenses	70 70
		Filing annual report	1 00
		Cash in bank at end of year	12,944 15
Total receipts	\$131,384 01	Total disbursements	\$131,384 01

Description, local. Plan, serial; premium plan installment. Par value of shares (matured, \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 820; membership at end of year, 812. Borrowing members, 300, holding 1,773 shares; non-borrowing members, 512, holding 2,376 shares.

Shares in force at beginning of fiscal year, 3,987; shares issued during year, 627; shares canceled (matured, 244) during year, 465; shares in force at close of year, 4,149.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 4-5 per cent. per annum; on stock (book) loans, 1 4-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 3.

**FARMERS' AND MERCHANTS' BUILDING AND LOAN ASSOCIATION,
HAMMONTON.**

Incorporated May 19, 1910.

Commenced business June, 1910.

*President, JOSEPH R. IMHOFF.**Secretary, H. M. BOTTOMLEY.**Treasurer, J. C. BITLER.*

FINANCIAL CONDITION MAY 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$8,250 00	Due installment shareholders—	
Cash deposited in bank	37 42	dues	\$6,099 00
Installments due and unpaid	369 00	Due installment shareholders—	
Interest and fines due and unpaid ..	53 56	profits apportioned	153 47
Stationery and books	102 72	Due installment shareholders—	
		advance payments	1,193 99
		Borrowed money	1,300 00
		Interest or payments in advance ..	66 24
Total assets	\$8,812 70	Total liabilities	\$8,812 70

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$7,240 20	Loaned on mortgages	\$8,450 00
Interest	292 55	Dues repaid on withdrawal	324 50
Installment premiums	2 40	Borrowed money	3,135 00
Fines	43 10	Interest on borrowed money	14 30
Mortgages loans repaid	200 00	Salaries or other compensation of	
Money borrowed	4,435 00	officers	50 00
		Rent	7 00
		Advertising, stationery, printing,	
		postage, light and fuel	181 90
		Legal expense	10 00
		Committee expense	3 13
		Cash in bank at end of year	37 42
Total receipts	\$12,213 25	Total disbursements	\$12,213 25

Description, local. Plan, serial; premium plan installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 119. Borrowing members, 12, holding 46½ shares; non-borrowing members, 107, holding, 539½ shares.

Shares issued during year, 655½; shares canceled (matured, none) during year, 69½; shares in force at close of year, 586.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ¼ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GERMANIA BUILDING AND LOAN ASSOCIATION,
EGG HARBOR CITY.

Incorporated August 8, 1904. Commenced business August 18, 1904.

President, LORENZ KREIN.

Secretary, VALENTINE P. HOFFMANN.

Treasurer, CHARLES KROEKEI.

FINANCIAL CONDITION JULY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$19,625 00	Due installment shareholders—	
Loans on shares of associates.....	1,197 00	dues	\$22,248 00
Cash deposited in bank.....	2,802 00	Due installment shareholders—	
Real estate sold under contract..	2,000 00	profits apportioned	3,784 02
Furniture and fixtures.....	122 37	Due installment shareholders—	
Installments due and unpaid.....	140 00	advance payments	32 00
Interest, premium and fines due			
and unpaid	140 86		
Reserve fund	36 79		
Total assets	\$26,064 02	Total liabilities	\$26,064 02

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,150 00
year	\$794 48	Loaned on shares.....	1,295 00
Dues on installment shares.....	5,326 00	Dues repaid on withdrawal.....	435 00
Interest	987 95	Profits or interest on withdrawal.	62 56
Installment premiums	335 11	Taxes, repairs and insurance (not	
Fines	89 23	chargeable to borrowers).....	11 89
Admission or membership fees....	15 75	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	220 00	rowers and on real estate sold	
Stock loans repaid.....	665 00	under contract	8 00
Real estate sold.....	600 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$89.60; directors, \$12.75;	
repaid	8 00	auditors, \$12.00; clerks, \$4.00....	118 35
Reserve fund	10 18	Rent	6 00
Team hire repaid.....	3 75	Advertising, stationery, printing,	
Total receipts	\$9,055 45	postage, light and fuel.....	13 15
		Filing annual report.....	1 00
		Team hire	1 50
		Legal expense	1 00
		Commission on sale of real estate	150 00
		Cash in bank at end of year.....	2,802 00
		Total disbursements	\$9,055 45

Description, local. Plan, serial; premium plan installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 119; membership at end of year, 137. Borrowing
members, 34, holding 125 shares; non-borrowing members, 103, holding 306 shares.

Shares in force at beginning of fiscal year, 385; shares issued during year, 63; shares can-
celed (matured, none) during year, 17; shares in force at close of year, 431.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on
loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book)
loans, 1 4-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HAMMONTON LOAN AND BUILDING ASSOCIATION, HAMMONTON.

Incorporated November 25, 1871. Commenced business December 7, 1871.

President, J. A. WAAS.

Secretary, W. R. TILTON.

Treasurer, WILLIAM J. SMITH.

FINANCIAL CONDITION NOVEMBER 3, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$326,765 00	Due installment shareholders—dues	\$239,757 00
Loans on shares of association...	2,062 00	Due installment shareholders—profits apportioned	53,704 20
Loans on other securities.....	200 00	Due installment shareholders—advance payments	41,973 03
Cash deposited in bank.....	493 08	Due on shares lapsed or forfeited	182 93
Real estate acquired under foreclosure or in settlement of debts due association	1,800 00	Due shareholders—matured shares	1,200 00
Real estate sold under contract..	1,350 00	Borrowed money	2,000 00
Furniture and fixtures.....	75 00	Interest on advance payments of dues	8,840 97
Installments due and unpaid.....	12,078 84		
Interest, premium and fines due and unpaid	2,741 46		
Rent due	45 00		
Interest accrued	47 75		
Total assets	\$347,658 13	Total liabilities	\$347,658 13

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 3, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$4,838 37	Loaned on mortgages.....	\$70,050 00
Dues on installment shares.....	79,481 47	Loaned on shares.....	795 00
Interest	18,834 02	Dues repaid on withdrawal.....	30,333 80
Installment premiums	802 70	Profits or interest on withdrawal.....	5,456 08
Fines	554 18	Matured shares	34,300 00
Rents	105 00	Borrowed money	1,000 00
Mortgage loans repaid.....	30,675 00	Interest on borrowed money.....	45 01
Mortgage loans canceled by matured shares	3,800 00	Taxes, repairs and insurance (not chargeable to borrowers).....	51 00
Stock loans repaid.....	995 00	Salaries or other compensation of officers, \$820.00; auditors, \$28.00.....	848 00
Stock loans canceled by matured shares	300 00	Rent	22 70
Real estate sold.....	200 00	Advertising, stationery, printing, postage, light and fuel.....	130 65
Money borrowed	3,000 00	Canceled mortgage and conveyancing	6 75
Taxes, insurance, etc., advanced, repaid	3 50	Premium on officers' bonds.....	20 00
Shares forfeited	41 42	Filing annual report.....	1 00
		State League dues	5 00
		Interest, premium and fines returned	63 60
		All other	8 99
		Cash in bank at end of year.....	493 08
Total receipts	\$143,630 66	Total disbursements	\$143,630 66

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 724; membership at end of year, 766. Borrowing members, 332, holding 1,877½ shares; non-borrowing members, 434, holding 3,239¾ shares. Shares in force at beginning of fiscal year, 4,790¾; shares issued during year, 1,173; shares canceled (matured, 163½) during year, 847¼; shares in force at close of year, 5,116½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-50 per cent. per annum; on stock (book) loans, 87-100 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HEIGHTS BUILDING AND LOAN ASSOCIATION,

ABSECON HEIGHTS.

Incorporated April 17, 1906.

Commenced business May 12, 1906.

*President, A. H. VAUTIER.**Secretary, EMMA E. WOOD.**Treasurer, WATSON CONOVER.*

FINANCIAL CONDITION MAY 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$4,500 00	Due installment shareholders—	
Loans on shares of association...	1,358 00	dues	\$6,216 00
Cash deposited in bank.....	1,481 10	Due installment shareholders—	
Installments due and unpaid.....	56 00	profits apportioned	1,084 56
Interest and fines due and unpaid	58 17	Due installment shareholders—	
		advance payments	36 25
		Due on shares lapsed or forfeited	116 46
Total assets	\$7,453 27	Total liabilities	\$7,453 27

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on shares.....	\$1,228 00
year	\$16 31	Dues repaid on withdrawal.....	704 00
Dues on installment shares.....	1,835 25	Profits or interest on withdrawal.	27 48
Interest	360 98	Salaries or other compensation of	
Fines	23 04	officers	2 00
Transfer fees	50	Premium on officers' bonds.....	8 00
Admission or membership fees..	2 50	Filing annual report.....	1 00
Mortgage loans repaid.....	400 00	Cash in bank at end of year.....	1,481 10
Stock loans repaid	763 00		
Total receipts	\$3,451 58	Total disbursements	\$3,451 58

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 55; membership at end of year, 51. Borrowing members, 15, holding 59 shares; non-borrowing members, 36, holding 92 shares.

Shares in force at beginning of fiscal year, 153; shares issued during year, 10; shares canceled (matured, none) during year, 17; shares in force at close of year, 151.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION,
ATLANTIC CITY.

Incorporated May 12, 1908.

Commenced business May 18, 1908.

President, WILLIAM LEWIS.

Secretary, HOWARD R. CLOUD.

Treasurer, PHILIP STOHLBERGER, JR.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$27,200 00	Due installment shareholders—dues	\$23,628 00
Loans on shares of association ..	635 00	Due installment shareholders—profits apportioned	1,852 83
Cash deposited in bank	848 83	Due installment shareholders—advance payments	82 80
Installments due and unpaid	60 00	Due on shares lapsed or forfeited ..	36 20
Fines due and unpaid	6 00	Balance payable on loans made ..	650 00
		Borrowed money	2,500 00
Total assets	\$28,749 83	Total liabilities	\$28,749 83

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,220 11	Loaned on mortgages	\$13,150 00
Dues on installment shares	12,874 50	Loaned on shares	725 00
Interest	1,376 21	Dues repaid on withdrawal	3,414 00
Installment premiums	275 25	Profits or interest on withdrawal ..	124 51
Fines	108 09	Borrowed money	6,500 00
Stock loans repaid	340 00	Interest on borrowed money	206 42
Money borrowed	9,000 00	Salaries or other compensation of officers, \$100.00; auditors, \$10.00 ..	110 00
Suspended shares	34 80	Rent	70 00
		Advertising, stationery, printing, postage, light and fuel	27 20
		State examination and filing annual report	21 00
		State League dues	5 00
		Safe deposit rent	15 00
		Premium on officers' bonds	12 00
		Cash in bank at end of year	848 83
Total receipts	\$25,228 96	Total disbursements	\$25,228 96

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 119; membership at end of year, 132. Borrowing members, 17, holding 231½ shares; non-borrowing members, 115, holding 912 shares.

Shares in force at beginning of fiscal year, 952½; shares issued during year, 393; shares canceled (matured, none) during year, 202; shares in force at close of year, 1,143½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 1-5 per cent. per annum; on stock (book) loans, 1 1-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION,
PLEASANTVILLE.

Incorporated December 19, 1901. Commenced business January 25, 1902.

President, JAMES L. RISLEY.

Secretary, GEORGE H. ADAMS.

Treasurer, ALVIN P. RISLEY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$99,450 00	Due installment shareholders-	
Loans on shares of association....	955 00	dues	\$79,176 00
Cash deposited in bank.....	293 27	Due installment shareholders-	
Installments due and unpaid.....	2,150 95	profits apportioned	23,693 76
Interest, premium and fines due		Due installment shareholders-	
and unpaid	491 94	advance payments	435 68
Entrance fees unpaid.....	1 20	Surplus or undivided profits.....	36 92
Total assets	\$103,342 36	Total liabilities	\$103,342 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$29,050 00
year	\$2,926 75	Loaned on shares.....	70 00
Dues on installment shares.....	16,194 61	Dues repaid on withdrawal.....	1,334 50
Interest	5,378 44	Profits or interest on withdrawal	23 23
Installment premiums	1,295 34	Salaries or other compensation of	
Fines	173 52	officers	293 05
Admission or membership fees....	50 80	Rent	30 00
Mortgage loans repaid.....	5,000 00	Advertising, stationery, printing,	
Stock loans repaid.....	150 00	postage, light and fuel.....	76 41
Taxes, insurance, etc., advanced,		Filing annual report.....	1 00
repaid	12 00	Safe deposit box rent.....	10 00
Total receipts	\$31,181 46	Cash in bank at end of year.....	293 27
		Total disbursements	\$31,181 46

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 294; membership at end of year, 357. Borrowing members, 112, holding 1,035 shares; non-borrowing members, 245, holding 1,713 shares.

Shares in force at beginning of fiscal year, 2,384; shares issued during year, 520; shares canceled (matured, none) during year, 156; shares in force at close of year, 2,748.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, $1\frac{1}{3}$ per cent. per annum; on stock (book) loans, 1 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MAYS LANDING BUILDING AND LOAN ASSOCIATION,
MAYS LANDING.

Incorporated May 20, 1890.

Commenced business June 24, 1890.

President, D. W. McCLURE.

Secretary, R. S. VANNAMAN.

Treasurer, MELL R. MORSE.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$184,618 98	Due installment shareholders—dues	\$140,400 00
Loans on shares of association...	3,448 00	Due installment shareholders—profits apportioned	40,900 00
Cash deposited in bank.....	4,649 02	Due installment shareholders—advance payments	179 15
Real estate acquired under foreclosure or in settlement of debts due association	150 00	Due shareholders—matured shares	3,600 00
Installments due and unpaid....	2,164 23	Unearned gross premiums.....	3,293 78
Interest, premium and fines due and unpaid	1,550 60	Balance payable on loans made...	5,435 90
Taxes, insurance, etc., advanced for borrowers	61 72	Borrowed money	3,000 00
Balance due on shares matured..	177 63	Surplus or undivided profits.....	11 35
Total assets	\$196,820 18	Total liabilities	\$196,820 18

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$9,836 60	Loaned on mortgages.....	\$63,659 10
Dues on installment shares.....	32,130 47	Loaned on shares.....	1,940 00
Interest	9,618 72	Dues repaid on withdrawal.....	1,214 00
Installment premiums	1,460 51	Profits or interest on withdrawal.	54 50
Gross premium	1,516 22	Matured shares	2,900 00
Fines	260 64	Interest accrued on matured shares	135 00
Rents	51 50	Borrowed money	4,000 00
Mortgage loans repaid.....	11,490 00	Interest on borrowed money.....	264 27
Mortgage loans canceled by matured shares	2,700 00	Taxes, repairs and insurance (not chargeable to borrowers).....	9 12
Stock loans repaid.....	1,317 00	Taxes, insurance, etc., for borrowers	74 32
Stock loans canceled by matured shares	200 00	Salaries or other compensation of officers	272 00
Real estate sold	1,550 00	Rent	20 00
Money borrowed	7,000 00	Advertising, stationery, printing, postage, light and fuel.....	95 32
Taxes, insurance, etc., advanced, repaid	138 12	Interest and premium returned	176 00
Balance due on matured shares...	342 65	State examination and filing annual report	21 00
Foreclosure fee	2 50	Safe	74 00
Solicitors fee repaid.....	3 22	Solicitor's fee	18 22
Total receipts	\$79,618 15	Foreclosure expenses	41 16
		Property committee expenses	1 12
		Cash in bank at end of year.....	4,649 02
		Total disbursements	\$79,618 15

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 509; membership at end of year, 612. Borrowing members, 217, holding 1,004 shares; non-borrowing members, 395, holding 1,713½ shares.

Shares in force at beginning of fiscal year, 2,097½; shares issued during year, 709; shares canceled (matured, 32½) during year, 89; shares in force at close of year, 2,717½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent. (gross) and 1 4-5 per cent. per annum; on stock (book) loans, 1 4-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**MUTUAL BUILDING AND LOAN ASSOCIATION,
ATLANTIC CITY.**

Incorporated February 28, 1889. Commenced business February, 1889.

President, WILLIAM M. BALLARD.

Secretary, CARLTON GODFREY.

Treasurer, JOHN F. TURNER.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$263,965 21	Due installment shareholders—	
Loans on mortgages (other than		dues	\$236,910 00
first liens)	900 00	Due installment shareholders—	
Loans on shares of association....	4,440 00	profits apportioned	95,185 27
Bonds owned	66,000 00	Due installment shareholders—	
Cash deposited in bank.....	1,038 09	advance payments	2,582 71
Real estate acquired under fore-		Borrowed money	8,700 00
closure or in settlement of debts		Surplus or undivided profits.....	4,326 63
due association	2,600 00		
Installments due and unpaid.....	3,895 00		
Interest, premium and fines due			
and unpaid	3,777 36		
Interest accrued	1,089 00		
Total assets	\$347,704 66	Total liabilities	\$347,704 66

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$80,600 00
year	\$15,707 30	Loaned on shares.....	18,757 00
Dues on installment shares.....	46,989 00	Dues repaid on withdrawal.....	16,081 00
Interest	20,173 91	Profits or interest on withdrawal.	2,920 54
Installment premiums	2,056 30	Matured shares	33,600 00
Fines	448 05	Borrowed money	23,800 00
Transfer fees	8 50	Interest on borrowed money.....	352 40
Rents	264 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	34,750 00	chargeable to borrowers)	89 06
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	5,900 00	rowers	35 75
Stock loans repaid.....	18,097 00	Salaries or other compensation of	
Real estate sold.....	2,100 00	officers, \$1,250.00; auditors, \$75.00	1,325 00
Money borrowed	32,500 00	Rent	100 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing	
repaid	35 75	and postage	122 75
Rebate of taxes.....	4 78	Commission on real estate sold...	42 00
		State league dues.....	5 00
		Premium on officers' bonds.....	20 00
		Legal expenses.....	100 00
		Safe deposit box rent.....	25 00
		State examination and filing an-	
		nuual report	21 00
		Cash in bank at end of year.....	1,038 09
Total receipts	\$179,034 59	Total disbursements	\$179,034 59

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$300.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 450; membership at end of year, 463. Borrowing members, 81, holding 1,135 shares; non-borrowing members, 382, holding 2,581 shares.

Shares in force at beginning of fiscal year, 3,411; shares issued during year, 833; shares canceled (matured, 112) during year, 528; shares in force at close of year, 3,716.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 8 per cent. (gross) and 1 11-25 per cent. per annum; on stock (book) loans, 1 11-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,
ATLANTIC CITY.

Incorporated March 8, 1884.

Commenced business March 1, 1884.

President, ALBERT BEYER.

Secretary, CHARLES S. MOORE.

Treasurer, LEVI C. ALBERTSON.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$218,700 00	Due installment shareholders—	
Loans on shares of association ..	13,115 00	dues	\$181,593 00
Cash deposited in bank	6,088 33	Due installment shareholders—	
Installments due and unpaid	1,751 47	profits apportioned	58,869 62
Interest, premium and fines due		Due installment shareholders—	
and unpaid	1,241 26	advance payments	130 96
		Surplus or undivided profits	302 48
Total assets	\$240,896 06	Total liabilities	\$240,896 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$57,799 36
year	\$8,188 75	Loaned on shares	6,250 00
Dues on installment shares	36,801 66	Dues repaid on withdrawal	9,785 50
Interest	10,561 97	Profits or interest on withdrawal ..	1,152 12
Installment premiums	4,450 88	Matured shares	23,100 00
Fines	271 72	Borrowed money	7,600 00
Mortgage loans repaid	27,700 00	Interest on borrowed money	84 83
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	7,000 00	officers, \$600.00; auditors, \$15.00;	
Stock loans repaid	2,215 00	clerks, \$120.00	735 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	3,700 00	postage, light and fuel	22 25
Real estate sold	4,274 16	State examination and filing an-	
Money borrowed	7,600 00	ual report	21 00
Furniture and fixtures	25 00	State League dues and expenses ..	8 25
		Furniture, fixtures, etc.	140 50
		Elevator service	2 00
		Cash in bank at end of year	6,088 33
Total receipts	\$112,789 14	Total disbursements	\$112,789 14

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 346; membership at end of year, 363. Borrow-
ing members, 121, holding 1,311½ shares; non-borrowing members, 242, holding 1,680¼ shares.

Shares in force at beginning of fiscal year, 2,907; shares issued during year, 433¼; shares
canceled (matured, 115½) during year, 349; shares in force at close of year, 2,991¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-50 per cent. per annum; on stock
(book) loans, 9-50 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

PLEASANTVILLE MUTUAL LOAN AND BUILDING ASSOCIATION,
PLEASANTVILLE.

Incorporated March 22, 1870.

Commenced business April, 1870.

President, WILLIAM W. CONNELLY.

Secretary, WILBUR REED.

Treasurer, HENRY W. HELFRICK.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$114,959 87	Due installment shareholders—	
Loans on shares of association...	9,427 76	dues	\$38,772 00
Cash on hand.....	34 16	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	24,404 95
closure or in settlement of debts		Due installment shareholders—	
due association	3,138 75	advance payments	279 90
Real estate otherwise acquired...	2,800 00	Due shareholders—matured shares	11,091 00
Real estate sold under contract...	1,100 00	Interest accrued on unpaid ma-	
Furniture and fixtures.....	80 00	tured shares	221 82
Installments due and unpaid.....	3,308 96	Surplus or undivided profits.....	2 51
Interest, premium and fines due		Reserved for contingencies.....	739 04
and unpaid	625 42	Salaries due	25 00
Taxes, insurance, etc., advanced		Filing annual report	1 00
for borrowers	4 80		
Rents unpaid	57 50		
Total assets	\$135,537 23	Total liabilities	\$135,537 22

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$15,975 00
year	\$108 02	Loaned on shares.....	2,995 00
Dues on installment shares.....	24,876 33	Dues repaid on withdrawal.....	2,381 27
Interest	8,120 20	Profits or interest on withdrawal	146 05
Installment premiums	1,749 24	Matured shares	33,909 00
Fines	222 80	Interest accrued on matured	
Admission or membership fees...	53 25	shares	179 47
Rents	249 00	Real estate acquired under fore-	
Mortgage loans repaid.....	2,043 67	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	2,824 25
tured shares	9,310 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by fore-		chargeable to borrowers)	145 96
closure or deed.....	2,900 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	1,474 81	rowers and on real estate sold	
Stock loans canceled by matured		under contract	10 56
shares	7,500 00	Salaries or other compensation of	
Real estate sold	794 33	officers, \$475.00; auditors, \$25.00;	
Taxes, insurance, etc., advanced,		janitor, \$25.00	525 00
repaid	5 76	Advertising, stationery, printing,	
Foreclosure expenses repaid	163 68	postage, light and fuel.....	31 86
		Filing annual report.....	1 00
		Water and safe rent.....	13 08
		Premium on officers' bonds.....	22 00
		Contingent fund losses.....	61 69
		Foreclosure expenses	185 26
		Attorney fees	130 48
		Cash on hand at end of year.....	34 16
Total receipts	\$59,571 09	Total disbursements	\$59,571 09

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 443; membership at end of year, 449. Borrow-
ing members, 212, holding 896 shares; non-borrowing members, 237, holding 959 shares.

Shares in force at beginning of fiscal year, 1,795; shares issued during year, 355; shares
canceled (matured, 213) during year, 295; shares in force at close of year, 1,855.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1-3 per cent. per annum; on stock
(book) loans, 2-5 per cent. per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 3.

PROTECTIVE BUILDING AND LOAN ASSOCIATION,
ATLANTIC CITY.

Incorporated May 11, 1909.

Commenced business June 7, 1909.

*President, C. J. ADAMS.**Secretary, HENRY E. GRUBER.**Treasurer, LUCIUS I. WRIGHT.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$6,300 00	Due installment shareholders—	
Loans on shares of association ..	325 00	dues	\$7,293 65
Cash deposited in bank	692 19	Due installment shareholders—	
Installments due and unpaid	118 30	advance payments	2 55
Interest and premium due and		Surplus or undivided profits	139 66
unpaid	37		
Total assets	\$7,435 86	Total liabilities	\$7,435 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$5,100 00
year	\$1,491 01	Loaned on shares	555 00
Dues on installment shares	5,251 50	Dues repaid on withdrawal	1,032 50
Interest	280 04	Borrowed money	1,300 00
Installment premiums	67 46	Interest on borrowed money	24 90
Fines	17 33	Advertising, stationery, printing,	
Stock loans repaid	342 50	postage, light and fuel	8 25
Money borrowed	1,300 00	Premium on officers' bonds	20 00
Appraisal fees	9 00	State examination and filing an-	
		ual report	21 00
		State League dues	5 00
		Cash in bank at end of year	692 19
Total receipts	\$8,758 84	Total disbursements	\$8,758 84

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 70 cents, payable monthly.

Membership at beginning of fiscal year, 48; membership at end of year, 68. Borrowing members, 8, holding 66½ shares; non-borrowing members, 60, holding 568 shares.

Shares in force at beginning of fiscal year, 469; shares issued during year, 354½; shares canceled (matured, none) during year, 189; shares in force at close of year, 634½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 11-25 per cent. per annum; on stock (book) loans, 1 11-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SOMERS POINT BUILDING AND LOAN ASSOCIATION,

SOMERS POINT.

Incorporated February 20, 1909. Commenced business February, 1909.

President, ABSALOM H. HIGBEE.*Secretary*, JAMES E. SCULL.*Treasurer*, WALTER C. SOOY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$4,600 00	Due installment shareholders—	
Cash deposited in bank.....	79 95	dues	\$4,555 00
Furniture and fixtures.....	60 00	Due installment shareholders—	
Installments due and unpaid.....	23 00	profits apportioned	174 95
		Due installment shareholders—	
		advance payments	30 00
		Due treasurer	3 00
Total assets	\$4,762 95	Total liabilities	\$4,762 95

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$320 60	Loaned on mortgages.....	\$3,000 00
Dues on installment shares.....	2,897 00	Dues repaid on withdrawal.....	314 00
Interest	203 95	Borrowed money	1,290 00
Installment premiums	34 00	Interest on borrowed money.....	24 58
Fines	9 30	Salaries or other compensation of officers	28 97
Money borrowed	1,290 00	Advertising, stationery, printing, postage, light and fuel.....	12 35
		Premium on officers' bonds.....	5 00
		Cash in bank at end of year.....	79 95
Total receipts	\$4,754 85	Total disbursements	\$4,754 85

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 49; membership at end of year, 65. Borrowing members, 7, holding 32 shares; non-borrowing members, 58, holding 200 shares.

Shares in force at beginning of fiscal year, 181; shares issued during year, 80; shares canceled (matured, none) during year, 29; shares in force at close of year, 232.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

VENTNOR BUILDING AND LOAN ASSOCIATION,
ATLANTIC CITY.

Incorporated January 30, 1908. Commenced business February 3, 1908.

President, ROBERT H. INGERSOLL. *Secretary*, J. VAUGHAN MATHIS.

Treasurer, P. E. HOWARD.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$15,300 00	Due installment shareholders—	
Loans on shares of association...	87 90	dues	\$15,350 50
Cash deposited in bank.....	571 39	Due installment shareholders—	
Installments due and unpaid.....	314 00	profits apportioned	764 89
Fines due and unpaid.....	27 90	Due installment shareholders—	
		advance payments	175 80
		Due on shares lapsed or forfeited	10 00
Total assets	\$16,301 19	Total liabilities	\$16,301 19

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,300 00
year	\$1,890 95	Loaned on shares.....	145 00
Dues on installment shares.....	10,640 90	Dues repaid on withdrawal.....	2,260 50
Interest	624 15	Profits or interest on withdrawal.	19 67
Installment premiums	146 20	Borrowed money	900 00
Fines	110 13	Interest on borrowed money.....	6 50
Stock loans repaid.....	87 00	Taxes, insurance, etc., for bor-	
Money borrowed	900 00	rowers	27 00
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	27 00	officers	99 96
		Advertising, stationery, printing,	
		postage, light and fuel.....	31 21
		State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds.....	16 00
		State League dues	5 00
		Miscellaneous	23 10
		Cash in bank at end of year.....	571 39
Total receipts	\$14,426 33	Total disbursements	\$14,426 33

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 125; membership at end of year, 161. Borrowing members, 8, holding 95½ shares; non-borrowing members, 153, holding 973½ shares.

Shares in force at beginning of fiscal year, 768½; shares issued during year, 513; shares canceled (matured, none) during year, 212½; shares in force at close of year, 1,069.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1-1.5 per cent. per annum; on stock (book) loans, 1-1.5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

WORKINGMEN'S LOAN AND BUILDING ASSOCIATION,
HAMMONTON.

Incorporated December 29, 1876. Commenced business January, 1877.

President, CYRUS F. OSGOOD.

Secretary, WILLIAM DOERFEL.

Treasurer, WILLIAM L. BLACK.

FINANCIAL CONDITION DECEMBER 5, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$237,083 01	Due installment shareholders—dues	\$190,650 00
Loans on mortgages (other than first liens)	200 00	Due installment shareholders—profits apportioned	48,189 83
Loans on shares of association ..	6,344 00	Due installment shareholders—advance payments	5,631 76
Loans on other securities	7,300 00	Due on shares lapsed or forfeited ..	6 52
Cash deposited in bank	536 91	Due shareholders—matured shares ..	1,000 00
Real estate sold under contract ..	7,844 56	Borrowed money	19,000 00
Furniture and fixtures	70 00	Interest accrued on borrowed money	160 56
Installments due and unpaid	7,335 31	Interest on advance payments of dues	3,648 85
Interest, premium and fines due and unpaid	1,458 93		
Interest accrued	114 80		
Total assets	\$268,287 52	Total liabilities	\$268,287 52

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 5, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$26 68	Loaned on mortgages	\$60,675 00
Dues on installment shares	45,850 72	Loaned on shares	340 00
Interest	14,921 66	Loaned on other securities	1,200 00
Fines	464 68	Dues repaid on withdrawal	10,379 50
Mortgage loans repaid	35,988 77	Profits or interest on withdrawal ..	1,635 56
Mortgage loans canceled by matured shares	7,550 00	On shares lapsed or forfeited	14 30
Mortgage loans canceled by foreclosure or deed	200 00	Matured shares	32,725 77
Stock loans repaid	655 00	Borrowed money	15,000 00
Stock loans canceled by matured shares	1,665 00	Interest on borrowed money	793 20
Other loans repaid	1,100 00	Real estate acquired under foreclosure or in settlement of debts due association	485 76
Real estate sold	1,210 57	Taxes, insurance, etc., for borrowers and on real estate sold under contract	47 97
Money borrowed	15,000 00	Salaries or other compensation of officers, \$605.86; auditors, \$23.88.	629 74
Taxes, insurance, etc., advanced, repaid	46 58	Advertising, stationery, printing, postage, light and fuel	123 37
Shares forfeited	1 67	Filing annual report	1 00
		Cancelling mortgages	6 40
		Conveyancing, recording and affidavits	9 20
		Premiums on officers' bonds	20 00
		Advanced interest returned	54 35
		All other	3 30
		Cash in bank at end of year	536 91
Total receipts	\$124,681 33	Total disbursements	\$124,681 33

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 604; membership at end of year, 643. Borrowing members, 276, holding 1,587 shares; non-borrowing members, 367, holding 2,280½ shares.

Shares in force at beginning of fiscal year, 3,396½; shares issued during year, 928½; shares canceled (matured, 156½) during year, 457½; shares in force at close of year, 3,867½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

BERGEN COUNTY BUILDING AND LOAN ASSOCIATION,
ORADELL.

Incorporated February 21, 1888. Commenced business March 1, 1888.

President, HORTON A. CHAPIN.

Secretary, JOHN E. STORMS.

Treasurer, DANIEL J. DEMAREST.

FINANCIAL CONDITION FEBRUARY 24, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$54,100 00	Due installment shareholders—	
Cash deposited in bank.....	5,024 21	dues	\$50,610 00
Real estate sold under contract..	1,000 00	Due installment shareholders—	
Furniture and fixtures.....	53 50	profits apportioned	9,553 91
Installments due and unpaid.....	10 00	Due installment shareholders—	
Interest and fines due and unpaid	22 20	advance payments	52 00
Taxes, insurance, etc., advanced			
for borrowers	6 00		
Total assets	\$60,215 91	Total liabilities	\$60,215 91

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 24, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$3,600 00
year	\$1,641 40	Loaned on shares.....	1,000 00
Dues on installment shares.....	14,811 50	Dues repaid on withdrawal.....	8,541 50
Interest	3,381 97	Profits or interest on withdrawal.	1,471 05
Installment premiums	209 48	Matured shares	3,197 00
Fines	29 00	Borrowed money	9,500 00
Transfer fees	5 00	Interest on borrowed money.....	47 49
Admission or membership fees...	24 35	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	7,700 00	rowers and on real estate sold	
Stock loans repaid.....	1,000 00	under contract	59 15
Money borrowed	4,000 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	325 00
repaid	58 15	Rent	24 00
Total receipts	\$32,860 85	Advertising, stationery, printing,	
		postage, light and fuel.....	34 20
		Premium on officers bonds.....	9 00
		Recording fees	7 25
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	5,024 21
		Total disbursements	\$32,860 85

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 173; membership at end of year, 192. Borrowing members, 32, holding 298 shares; non-borrowing members, 160, holding 803½ shares.

Shares in force at beginning of fiscal year, 1,012½; shares issued during year, 245½; shares cancelled (matured, 16) during year, 156½; shares in force at close of year, 1,101½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 12-25 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BERGENFIELD BUILDING AND LOAN ASSOCIATION,

BERGENFIELD.

Incorporated January 3, 1910. Commenced business January 12, 1910.

President, GEORGE G. STUMPP.

Secretary, ALBERT V. DEMAREST.

Treasurer, WALTER CHRISTIE.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,200 00	Due installment shareholders—dues	\$5,567 50
Cash deposited in bank.....	133 40	Due installment shareholders—profits apportioned	170 70
Stationery	176 80	Due prepaid or paid-up shareholders—subscriptions	2,200 00
		Borrowed money	4,500 00
		Interest accrued on borrowed money	32 00
		Deposit for loan.....	40 00
Total assets	\$12,510 20	Total liabilities	\$12,510 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$5,752 50	Loaned on mortgages.....	\$12,200 00
Subscriptions on prepaid or paid-up shares	2,200 00	Dues repaid on withdrawal.....	185 00
Interest	311 57	Interest or dividends on prepaid or paid-up shares.....	55 85
Installment premiums	70 33	Interest on borrowed money.....	37 50
Fines	4 60	Salaries or other compensation of officers	75 00
Admission or membership fees....	151 88	Advertising, stationery, printing, postage, light and fuel.....	344 13
Money borrowed	4,500 00	Deposit returned	100 00
Deposit for loan.....	140 00	Cash in bank at end of year.....	133 40
Total receipts	\$13,130 88	Total disbursements	\$13,130 88

Description, local. Plan, permanent; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 109. Borrowing members, 9, holding 56½ shares; non-borrowing members, 100, holding 568 shares.

Shares issued and in force at end of year, 624½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BOGOTA BUILDING AND LOAN ASSOCIATION,
BOGOTA.

Incorporated March 31, 1893.

Commenced business April, 1893.

*President, PETER F. HOPPER.**Secretary, VICTOR J. LUDWIG.**Treasurer, J. H. HAZELTINE.*

FINANCIAL CONDITION MARCH 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$108,586 00	Due installment shareholders—	
Loans on shares of association...	6,040 00	dues	\$83,963 00
Cash deposited in bank.....	186 23	Due installment shareholders—	
Interest and premium due and		profits apportioned	20,954 33
unpaid	160 81	Due prepaid or paid-up sharehold-	
Taxes, insurance, etc., advanced		ers—subscriptions	6,000 00
for borrowers	3 25	Unearned gross premiums.....	1,400 00
Safe	40 00	Borrowed money	2,200 00
		Special deposits	498 96
Total assets	\$115,016 29	Total liabilities	\$115,016 29

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$33,636 00
year	\$87 30	Loaned on shares.....	3,190 00
Dues on installment shares.....	20,232 00	Dues repaid on withdrawal.....	5,140 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	657 94
up shares	6,000 00	Prepaid or paid-up shares.....	2,000 00
Interest	7,175 08	Interest or dividends on prepaid	
Gross premium	1,038 00	or paid-up shares.....	158 34
Fines	47 09	Matured shares	8,913 38
Transfer fees	4 00	Borrowed money	68,700 00
Admission or membership fees...	38 60	Interest on borrowed money.....	370 86
Mortgage loans repaid.....	17,400 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by mat-		rowers	54 75
ured shares	2,150 00	Salaries or other compensation of	
Stock loans repaid.....	1,340 00	officers, \$450.00; auditors, \$45.00..	495 00
Stock loans canceled by matured		Rent	24 00
shares	1,000 00	Advertising, stationery, printing,	
Money borrowed	66,700 00	postage, light and fuel.....	115 35
Taxes, insurance, etc., advanced,		Special deposits	2,410 31
repaid	65 55	Attorney fees	291 10
Attorney fees	291 10	Engineer's fees	24 00
Engineer's fees	24 00	Safe	45 00
Special deposits	2,864 54	Advances repaid	40 00
		Cash in bank at end of year.....	186 23
Total receipts	\$126,457 26	Total disbursements	\$126,457 26

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 212; membership at end of year, 229. Borrowing members, 67, holding 720 shares; non-borrowing members, 162, holding 1,087 shares.

Shares in force at beginning of fiscal year, 1,657; shares issued during year, 386; shares canceled (matured, 46) during year, 236; shares in force at close of year, 1,807.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION OF FORT LEE,
FORT LEE.

Incorporated December 27, 1892. Commenced business January 17, 1893.

President, J. FLETCHER BURDETT. *Secretary*, CHARLES L. BENDER.

Treasurer, JOHN C. ABBOTT.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$159,700 00	Due installment shareholders—	
Loans on shares of association..	2,075 00	dues	\$114,654 00
Cash deposited in bank.....	1,350 77	Due installment shareholders—	
Furniture, fixtures and supplies.	150 00	profits apportioned	29,945 69
Installments due and unpaid.....	419 30	Due installment shareholders—	
Interest, premium and fines due		advance payments	86 83
and unpaid	609 67	Balance payable on loans made..	1,500 00
Taxes, insurance, etc., advanced		Borrowed money	18,100 00
for borrowers	5 00	Surplus or undivided profits.....	20 85
Miscellaneous	21 44	Miscellaneous	23 81
Total assets	\$164,331 18	Total liabilities	\$164,331 18

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$40,150 00
year	\$444 78	Loaned on shares	865 00
Dues on installment shares.....	26,660 95	Dues repaid on withdrawal.....	12,362 00
Interest	8,290 80	Profits or interest on withdrawal.	3,411 05
Installment premiums	1,092 70	Borrowed money	20,650 00
Fines	123 78	Interest on borrowed money.....	479 19
Transfer fees	7 50	Salaries or other compensation of	
Admission or membership fees....	116 00	officers, \$575.00; auditors, \$75.00.	650 00
Mortgage loans repaid.....	9,300 00	Rent	30 00
Stock loans repaid.....	165 00	Advertising, stationery, printing,	
Money borrowed	33,900 00	postage, light and fuel.....	153 50
		Cash in bank at end of year.....	1,350 77
Total receipts	\$80,101 51	Total disbursements	\$80,101 51

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 288; membership at end of year, 301. Borrowing members, 100, holding 927 shares; non-borrowing members, 201, holding 1,307 shares.

Shares in force at beginning of fiscal year, 1,990; shares issued during year, 461; shares cancelled (matured, none) during year, 217; shares in force at close of year, 2,234.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 19-25 per cent. per annum; on stock (book) loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION OF LODI, LODI.

Incorporated May 20, 1892.

Commenced business May 24, 1892.

President, GEORGE C. MERCER.

Secretary, ROBERT M. OFFORD.

Treasurer, C. D. DYAL.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$42,450 00	Due installment shareholders—	
Cash deposited in bank.....	1,517 59	dues	\$30,906 00
Installments due and unpaid.....	115 00	Due installment shareholders—	
Taxes, insurance, etc., advanced		profits apportioned	6,188 25
for borrowers	155 95	Due installment shareholders—	
		advance payments	23 00
		Due shareholders—matured shares	4,194 31
		Interest accrued on unpaid ma-	
		tured shares	74 58
		Balance payable on loans made..	450 00
		Borrowed money	2,000 00
		Surplus or undivided profits.....	402 40
Total assets	\$44,238 54	Total liabilities	\$44,238 54

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$12,240 00
ginning of year	\$2,799 10	Loaned on shares.....	100 00
Dues on installment shares.....	9,948 00	Dues repaid on withdrawal.....	7,698 00
Interest	2,339 91	Profits or interest on withdrawal.	2,053 71
Gross premium	288 00	Matured shares	414 38
Fines	26 95	Interest accrued on matured	
Mortgage loans repaid.....	4,100 00	shares	12 43
Mortgage loans canceled by ma-		Interest on borrowed money.....	10 00
tured shares	2,800 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	200 00	rowers	93 95
Money borrowed	2,000 00	Salaries or other compensation of	
Withdrawal forfeits	23 10	officers	295 00
		Rent	25 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	27 00
		Premium on officers' bonds.....	8 00
		Safe deposit box rent.....	10 00
		State examination	20 00
		Cash in bank at end of year.....	1,517 59
Total receipts	\$24,525 06	Total disbursements	\$24,525 06

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 105; membership at end of year, 130. Borrowing members, 36, holding 209 shares; non-borrowing members, 94, holding 580 shares.

Shares in force at beginning of fiscal year, 618; shares issued during year, 366; shares canceled (matured, 14) during year, 195; shares in force at close of year, 789.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION OF THE TOWNSHIP OF UNION, LYNDHURST.

Incorporated March 11, 1910.

Commenced business March 14, 1910.

President, VICTOR E. DOWNER.

Secretary, JOHN F. WOODS.

Treasurer, CHARLES J. RODGERS.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$8,900 00	Due installment shareholders—	
Cash deposited in bank	88 93	dues	\$5,558 95
Books, stationery, etc	190 31	Due installment shareholders—	
		profits apportioned	196 95
		Due prepaid or paid-up share-	
		holders—subscriptions	3,200 00
		Balance payable on loans made ..	200 00
		Surplus or undivided profits	23 34
Total assets	\$9,179 24	Total liabilities	\$9,179 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$5,805 89	Loaned on mortgages	\$10,700 00
Subscriptions on prepaid or paid-		Dues repaid on withdrawal	247 00
up shares	3,200 00	Interest or dividends on prepaid	
Interest	429 21	or paid-up shares	117 25
Installment premiums	40 50	Borrowed money	1,000 00
Fines	7 55	Interest on borrowed money	6 84
Mortgage loans repaid	2,000 00	Rent	66 00
Money borrowed	1,000 00	Advertising, stationery, printing,	
Redemption fees	10 00	postage, light and fuel	211 63
		Premium on officers' bonds	32 00
		Sign	13 75
		Incorporation fees	9 75
		Cash in bank at end of year	88 93
Total receipts	\$12,493 15	Total disbursements	\$12,493 15

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured), \$100.00. Installments, \$1.00, payable monthly.

Membership at end of year, 63. Borrowing members, 7, holding 89 shares; non-borrowing members, 56, holding 331 shares.

Shares issued during year, 440; shares cancelled (matured, none) during year, 20; shares in force at close of year, 420.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CARLSTADT MUTUAL LOAN AND BUILDING ASSOCIATION,

CARLSTADT.

Incorporated May 13, 1890.

Commenced business May 12, 1890.

President, AUGUST GERECKE.

Secretary, JOHN OEHLER.

Treasurer, GEORGE ZIMMERMANN.

FINANCIAL CONDITION APRIL 29, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$674,400 00	Due installment shareholders—dues	\$455,105 37
Cash deposited in bank.....	41,030 75	Due installment shareholders—profits apportioned	72,514 08
		Due prepaid or paid-up shareholders—subscriptions	155,800 00
		Balance payable on loans made...	12,150 00
		Surplus or undivided profits.....	19,861 30
Total assets	\$715,430 75	Total liabilities	\$715,430 75

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 29, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$28,109 23	Loaned on mortgages.....	\$150,294 05
Dues on installment shares.....	168,708 37	Dues repaid on withdrawal.....	83,577 72
Subscriptions on prepaid or paid-up shares	43,200 00	Profits or interest on withdrawal	6,787 27
Interest	36,589 50	Prepaid or paid-up shares.....	28,900 00
Installment premiums	3,658 95	Interest or dividends on prepaid or paid-up shares.....	7,359 17
Fines	160 85	Taxes, repairs and insurance (not chargeable to borrowers).....	11 25
Mortgage loans repaid.....	41,000 00	Salaries or other compensation of officers, \$2,200.00; directors, \$141.00; auditors, \$18.00; janitor, \$90.00	2,449 00
Profits forfeited	6 50	Rent	120 00
		Advertising, stationery, printing, postage, light and fuel.....	402 19
		State examination and filing annual report	21 00
		Premium on officers' bonds.....	40 00
		Safe	209 00
		Building Committee	178 00
		Finance Committee	54 00
		Cash in bank at end of year.....	41,030 75
Total receipts	\$321,433 40	Total disbursements	\$321,433 40

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured), \$100.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,254; membership at end of year, 1,390. Borrowing members, 361, holding 6,744 shares; non-borrowing members, 1,029, holding 9,939 shares.

Shares in force at beginning of fiscal year, 14,123; shares issued during year, 3,575; shares canceled (matured, none) during year, 1,015; shares in force at close of year, 16,683.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CO-OPERATIVE BUILDING AND LOAN ASSOCIATION,
RIDGEWOOD.

Incorporated January 27, 1891. Commenced business February 1, 1891.

President, GEORGE M. OCKFORD.

Secretary, HOWARD MALTBIE.

Treasurer, CHARLES F. BECHTLOFFT.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$121,950 00	Due installment shareholders—	
Loans on shares of association....	2,765 00	dues	\$89,331 00
Cash deposited in bank.....	50 01	Due installment shareholders—	
Furniture and fixtures.....	83 00	profits apportioned	19,663 96
Installments due and unpaid.....	122 00	Due installment shareholders—	
Interest and premium due and		advance payments	1,542 65
unpaid	\$76 56	Balance payable on loans made...	1,600 00
		Borrowed money	13,600 00
		Interest accrued on borrowed	
		money	82 60
		Surplus or undivided profits.....	26 36
Total assets	\$125,846 57	Total liabilities	\$125,846 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$41,733 62
year	\$13 94	Loaned on shares.....	1,720 00
Dues on installment shares.....	30,982 00	Dues repaid on withdrawal.....	11,477 00
Interest	6,609 73	Profits or interest on withdrawal.	1,050 47
Installment premiums	972 65	Matured shares	2,200 60
Fines	30 70	Borrowed money	22,860 00
Transfer fees	2 50	Interest on borrowed money.....	475 93
Admission or membership fees....	49 00	Salaries or other compensation of	
Mortgage loans repaid.....	14,600 00	officers, \$260.00; auditors, \$9.00...	268 00
Stock loans repaid.....	1,090 00	Rent	60 00
Money borrowed	27,885 00	Stationery, printing and postage,	
All other	52 78	fuel	81 83
		Rebate on dues paid in advance..	266 92
		All other	42 92
		Cash in bank at end of year.....	50 01
Total receipts	\$82,288 30	Total disbursements	\$82,288 30

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 168; membership at end of year, 190. Borrowing members, 55, holding 830 shares; non-borrowing members, 135, holding 1,859 shares.

Shares in force at beginning of fiscal year, 2,363; shares issued during year, 1,030; shares canceled (matured, 11) during the year, 704; shares in force at close of year, 2,689.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-10 per cent. per annum; on stock (book) loans, 1½ per cent. per annum.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

EAST RUTHERFORD SAVINGS LOAN AND BUILDING ASSOCIATION,
EAST RUTHERFORD.

Incorporated June 10, 1895.

Commenced business June 14, 1895.

President, WILLIAM MCKENZIE.

Secretary, GEORGE A. DUNCAN.

Treasurer, JAMES MILLAR.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$823,600 00	Due installment shareholders—	
Loans on shares of association....	11,319 00	dues	\$455,655 54
Cash deposited in bank.....	22,010 20	Due installment shareholders—	
Association building	8,000 00	profits apportioned	59,384 15
Real estate sold under contract...	3,097 32	Due industrial shareholders—dues	9,729 75
Furniture and fixtures.....	100 00	Due industrial shareholders—prof-	
Interest, premium and fines due		its apportioned	693 50
and unpaid	73 93	Due juvenile saver shareholders—	
Insurance, etc., advanced for		dues	20,759 90
borrowers	15 00	Due juvenile saver shareholders—	
		profits apportioned	3,825 77
		Due prepaid or paid-up share-	
		holders—subscriptions	263,200 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	6,097 50
		Balance payable on loans made...	7,012 00
		Borrowed money	14,000 00
		Surplus or undivided profits.....	27,857 34
Total assets	\$868,215 45	Total liabilities	\$868,215 45

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year		Loaned on mortgages.....	\$199,033 00
Dues on installment shares.....	\$18,577 68	Loaned on shares.....	27,455 00
Dues on industrial shares.....	245,214 08	Dues repaid on withdrawal.....	184,902 67
Dues on juvenile saver shares.....	8,273 46	Profits or interest on withdrawals	16,006 61
Subscriptions on prepaid or paid-up shares	6,952 50	Dues repaid on industrial shares withdrawn	6,666 58
Interest	59,500 00	Profits on industrial shares withdrawn	226 18
Installment premiums	47,340 91	Dues repaid on juvenile saver shares withdrawn	4,959 14
Fines	4,658 40	Profits on juvenile saver shares withdrawn	481 92
Rents	76 85	Prepaid or paid-up shares.....	35,100 00
Mortgage loans repaid	325 00	Interest or dividends on prepaid or paid-up shares.....	11,463 75
Stock loans repaid.....	97,400 00	Borrowed money	36,000 00
Real estate sold.....	25,936 00	Interest on borrowed money.....	1,720 83
Money borrowed	2,366 04	Taxes, repairs and insurance (not chargeable to borrowers).....	582 23
Taxes, insurance, etc., advanced, repaid	35,000 00	Taxes, insurance, etc., for borrowers and on real estate sold under contract	327 13
Profit forfeited	16 50	Salaries or other compensation of officers, \$2,750.00; directors, \$206.00; auditors, \$150.00; clerks, \$135.00	3,241 00
Juvenile savers banks lost.....	1 27	Advertising, stationery, printing, postage, light and fuel.....	1,097 91
Redemption fees	5 00	Legal fees	28 54
	44 00	Premium on officers' bonds.....	80 00
		Inspection and appraisal fees.....	279 00
		State examination and filing annual report	21 00
		State league dues.....	5 00
		Cash in bank at end of year.....	22,010 20
Total receipts	\$551,687 69	Total disbursements	\$551,687 69

Description, local. Plan, permanent; premium plan, installment. Par value of shares (matured), \$100.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 2,471; membership at end of year, 2,717. Borrowing members, 489, holding 9,304 shares; non-borrowing members, 2,228, holding 16,781 shares.

Shares in force at beginning of fiscal year, 23,793; shares issued during year, 5,585; shares canceled (matured, none) during year, 3,293; shares in force at close of year, 26,085.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EDGEWATER BUILDING AND LOAN ASSOCIATION,

EDGEWATER.

Incorporated July 27, 1908.

Commenced business July 1, 1908.

*President, WILLIAM WALSHE.**Secretary, WILLIAM C. HIGHAM, JR.**Treasurer, FRED. WEILER.*

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$2,800 00	Due installment shareholders—	
Cash deposited in bank.....	1,760 44	dues	\$4,314 00
		Surplus or undivided profits.....	246 44
Total assets	\$4,560 44	Total liabilities	\$4,560 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year		Dues repaid on withdrawal.....	\$1,087 00
Dues on installment shares.....	\$209 47	Salaries or other compensation of officers	60 00
Interest	1,944 00	Fines refunded	50 20
Installment premiums	179 57	Miscellaneous expenses	16 00
Fines	38 20	Cash in bank at end of year.....	1,760 44
Mortgage loans repaid.....	2 40		
	600 00		
Total receipts	\$2,973 64	Total disbursements	\$2,973 64

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 46; membership at end of year, 38. Borrowing members, 2, holding 14 shares; non-borrowing members, 36, holding 238 shares.

Shares in force at beginning of fiscal year, 294; shares issued during year, 29; shares canceled (matured, none) during year, 71; shares in force at close of year, 252.

Interest charged borrowing members during year 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

ENGLEWOOD MUTUAL LOAN AND BUILDING ASSOCIATION,
ENGLEWOOD.

Incorporated May 10, 1887.

Commenced business June 1, 1887.

President, GEORGE H. PAYSON.

Secretary, M. E. SPRINGER.

Treasurer, J. A. THOMSON.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$633,455 00	Due installment shareholders—	
Loans on shares of association...	4,783 80	dues	\$479,514 00
Cash on hand.....	44 18	Due installment shareholders—	
Cash deposited in bank.....	18,420 91	profits apportioned	112,210 30
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	41,684 00
due association	1,900 00	Balance payable on loans made..	17,114 25
Real estate sold under contract..	1,000 00	Borrowed money	14,872 38
Furniture and fixtures.....	759 64	Interest accrued on borrowed	
Installments due and unpaid....	1,270 00	money	365 80
Interest, premium and fines due		Interest accrued on advance pay-	
and unpaid	1,116 37	ments	1,705 11
Members' ledger account	4,655 49	Sinking fund	2,922 49
Interest and premiums accrued..	3,272 22	Suspense account	69 11
		Delinquent fines	220 17
Total assets	\$670,677 61	Total liabilities	\$670,677 61

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$85,110 78
year	\$5,046 74	Loaned on shares.....	5,832 80
Dues on installment shares.....	154,489 00	Dues repaid on withdrawal.....	112,273 00
Interest	34,960 68	Profits or interest on withdrawal.	28,735 31
Installment premiums	3,351 86	Matured shares	6,834 00
Fines	395 52	Borrowed money	26,715 29
Transfer fees	8 50	Interest on borrowed money.....	1,357 67
Admission or membership fees...	765 25	Taxes, repairs and insurance (not	
Rents	120 95	chargeable to borrowers).....	50 02
Mortgage loans repaid.....	65,000 00	Salaries or other compensation	
Mortgage loans canceled by ma-		of officers, \$3,000.00; directors,	
tured shares	6,800 00	\$382.50; auditors, \$45.00.....	3,427 50
Stock loans repaid	6,455 00	Rent	264 00
Money borrowed	8,500 00	Advertising, stationery, printing,	
Premium on shares	111 25	postage, light and fuel.....	346 34
Sinking fund	501 05	"Advance payments" applied.....	30,280 00
"Advance payments"	31,846 00	Premium on officers' bonds.....	60 00
From borrower to pay contractor.	1,400 00	Cash in bank at end of year.....	18,465 09
Total receipts	\$319,751 80	Total disbursements	\$319,751 80

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,097; membership at end of year, 1,106. Bor-
rowing members, 299, holding 3,259 shares; non-borrowing members, 807, holding 8,468 shares.

Shares in force at beginning of fiscal year, 10,605; shares issued during year, 3,029; shares
canceled (matured, 34) during year, 1,907; shares in force at close of year, 11,727.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EQUITABLE MUTUAL BUILDING AND LOAN ASSOCIATION,
PARK RIDGE.

Incorporated March 26, 1903.

Commenced business March 7, 1903.

President, ROBERT A. SIBBALD.

Secretary, CHARLES W. LAWS.

Treasurer, JACOB H. HALL.

FINANCIAL CONDITION MARCH 4, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$117,800 00	Due installment shareholders—	
Loans on shares of association...	17,993 45	dues	\$105,482 00
Cash deposited in bank.....	3,817 51	Due installment shareholders—	
Furniture and fixtures.....	50 00	profits apportioned	22,687 95
Installments due and unpaid.....	1,018 50	Due installment shareholders—	
Interest and fines due and unpaid	1,823 67	advance payments	44 00
Taxes, insurance, etc., advanced		Unearned gross premiums.....	9,753 78
for borrowers	507 92	Balance payable on loans made..	993 22
		Borrowed money	4,050 00
Total assets	\$143,010 95	Total liabilities	\$143,010 95

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 4, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$40,967 75
year	\$10,024 49	Loaned on shares.....	9,806 00
Dues on installment shares.....	28,586 00	Dues repaid on withdrawal.....	10,531 75
Interest	6,538 74	Profits or interest on withdrawal.	871 83
Gross premium	4,408 50	Borrowed money	5,700 00
Fines	61 90	Interest on borrowed money.....	25 84
Admission or membership fees....	38 50	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	6,600 00	rowers	180 55
Stock loans repaid.....	6,513 50	Salaries or other compensation of	
Money borrowed	9,750 00	officers	646 72
Taxes, insurance, etc., advanced,		Rent	19 00
repaid	220 30	Advertising, stationery, printing,	
Premiums on shares sold.....	10 68	postage, light and fuel.....	165 66
		State examination	20 00
		Cash in bank at end of year.....	3,817 51
Total receipts	\$72,752 61	Total disbursements	\$72,752 61

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents per week, payable monthly.

Membership at beginning of fiscal year, 298; membership at end of year, 323. Borrowing members, 67, holding 601 shares; non-borrowing members, 256, holding 1,458 shares.

Shares in force at beginning of fiscal year, 1,867; shares issued during year, 520; shares canceled (matured, none) during year, 328; shares in force at close of year, 2,059.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate, 10 7-10 per cent.; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

EUREKA BUILDING AND LOAN ASSOCIATION,
PARK RIDGE.

Incorporated February 19, 1890. Commenced business February 20, 1890.

President, ALONZO CAMPBELL.

Secretary, A. M. HULBERT.

Treasurer, J. J. BRICKELL.

FINANCIAL CONDITION FEBRUARY 2, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$69,890 00	Due installment shareholders—	
Loans on shares of association ..	1,465 00	dues	\$54,786 00
Cash deposited in bank	1,637 47	Due installment shareholders—	
Furniture and fixtures	38 00	profits apportioned	11,606 73
Installments due and unpaid	135 37	Due installment shareholders—	
Interest and fines due and unpaid	215 45	advance payments	76 56
Taxes, insurance, etc., advanced		Due on shares lapsed or forfeited	12 00
for borrowers	50 00	Borrowed money	7,150 00
Zimmer contract	200 00		
Total assets	\$73,631 29	Total liabilities	\$73,631 29

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 2, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$14,038 81
year	\$3,839 96	Loaned on shares	703 00
Dues on installment shares	12,348 26	Dues repaid on withdrawal	2,635 00
Interest	3,066 55	Profits or interest on withdrawal	361 85
Gross premium	1,312 00	Matured shares	6,800 00
Fines	29 50	Borrowed money	16,000 00
Admission or membership fees ..	17 00	Interest on borrowed money	421 98
Mortgage loans repaid	1,280 00	Taxes, insurance etc., for bor-	
Mortgage loans canceled by ma-		rowers	115 00
tured shares	3,000 00	Salaries or other compensation of	
Stock loans repaid	130 00	officers, \$375.00; auditors, \$20....	395 00
Money borrowed	18,000 00	Rent	21 50
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	95 00	postage, light and fuel	15 70
Over and short accounts	25 54	Cash in bank at end of year	1,637 47
All other	1 50		
Total receipts	\$43,145 31	Total disbursements	\$43,145 31

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 136; membership at end of year, 135. Borrowing members, 46, holding 432 shares; non-borrowing members, 89, holding 561 shares.

Shares in force at beginning of fiscal year, 900; shares issued during year, 206; shares canceled (matured, 34) during year, 113; shares in force at close of year, 993.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9 9-10 per cent.; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

FAIRVIEW BUILDING AND LOAN ASSOCIATION,
FAIRVIEW.

Incorporated January 27, 1910. Commenced business February 10, 1910.

President, JOHN P. PHILLIPS.

Secretary, CHARLES BISCHOFF.

Treasurer, ALFRED IASILLO.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Cash deposited in bank.....	\$784 49	Due installment shareholders—	
Installments due and unpaid.....	368 00	dues	\$1,200 00
Fines due and unpaid.....	18 40	Surplus or undivided profits.....	5 89
Books, stationery, etc.....	60 00	Salary unpaid	25 00
Total assets	\$1,230 89	Total liabilities	\$1,230 89

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$953 00	Dues repaid on withdrawal.....	\$121 00
Interest	4 74	Advertising, stationery, printing,	
Fines	5 85	postage, light and fuel.....	\$1 60
Admission or membership fees....	29 50	Premium on officers' bonds.....	6 00
Total receipts	\$993 09	Cash in bank at end of year.....	784 49
		Total disbursements	\$993 09

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 45. Non-borrowing members, 45, holding 100 shares.

Shares issued during year, 119; shares canceled (matured, none) during year, 19; shares in force at close of year, 100.

Admission fee charged 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

FRANKLIN BUILDING AND LOAN ASSOCIATION,
MIDLAND PARK.

Incorporated February 17, 1891. Commenced business March 16, 1891.

President, JACOB J. TERHUNE.

Secretary, CHARLES J. CHRISTOPHER.

Treasurer, HIRAM J. SCANDELL.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$70,600 00	Due installment shareholders—	
Loans on mortgages (other than		dues	\$58,956 00
first liens)	2,300 00	Due installment shareholders—	
Loans on shares of association....	675 00	profits apportioned	12,192 91
Cash deposited in bank.....	1,301 59	Due installment shareholders—	
Furniture and fixtures.....	25 00	advance payments	5 80
Installments due and unpaid.....	12 00	Balance payable on loans made..	1,746 00
Interest due and unpaid.....	10 75	Borrowed money	2,000 00
		Surplus or undivided profits.....	23 63
Total assets	\$74,924 34	Total liabilities	\$74,924 34

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,155 00
year	\$1,433 25	Loaned on shares.....	600 00
Dues on installment shares.....	17,090 00	Dues repaid on withdrawal.....	7,807 00
Interest	4,152 90	Profits or interest on withdrawal	1,717 26
Gross premium	600 00	Interest or dividends on prepaid	
Fines	35 29	or paid-up shares.....	149 22
Admission or membership fees....	49 00	Borrowed money	7,900 00
Mortgage loans repaid.....	5,800 00	Interest on borrowed money.....	232 00
Money borrowed	9,900 00	Salaries or other compensation of	
Profit on withdrawals.....	92 30	officers	170 00
		Rent	50 00
		Expense account	70 67
		Cash in bank at end of year.....	1,301 59
Total receipts	\$39,152 74	Total disbursements	\$39,152 74

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 193; membership at end of year, 214. Borrowing members, 61, holding, 390 shares; non-borrowing members, 153, holding 993 shares.

Shares in force at beginning of fiscal year, 1,175; shares issued during year, 417; shares canceled (matured, none) during year, 209; shares in force at close of year, 1,383.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION,
GARFIELD.

Incorporated January 13, 1900. Commenced business February 3, 1900.

President, JOSEPH HEASLIP.

Secretary, GARRETT BOETSMA.

Treasurer, LOUIS GANTNER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$32,050 00	Due installment shareholders—	
Cash deposited in bank.....	394 90	dues	\$21,058 00
Furniture and fixtures.....	77 70	Due installment shareholders—	
Installments due and unpaid.....	267 38	profits apportioned	6,727 43
Interest and premium due and		Due installment shareholders—	
unpaid	128 52	advance payments	10 00
		Borrowed money	5,100 00
		Interest accrued on borrowed	
		money	23 00
		Surplus or undivided profits.....	07
Total assets	\$32,918 50	Total liabilities	\$32,918 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$2,750 00
year	\$190 45	Dues repaid on withdrawal.....	4,150 00
Dues on installment shares.....	5,513 00	Profits or interest on withdrawal.	1,094 93
Interest	1,787 25	Borrowed money	9,500 00
Installment premiums	355 66	Interest on borrow money.....	317 62
Fines	11 09	Salaries or other compensation of	
Transfer fees	1 00	officers, \$205.00; auditors, \$32.00.	237 00
Admission or membership fees...	12 00	Advertising, stationery, printing,	
Money borrowed	10,600 00	postage, light and fuel.....	18 70
Insurance, etc., advanced, re-		Filing annual report.....	1 00
paid	38 00	Premiums on officers' bonds.....	7 50
		Premiums refunded	36 80
		Cash in bank at end of year.....	394 90
Total receipts	\$18,508 45	Total disbursements	\$18,508 45

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 86; membership at end of year, 86. Borrowing members, 31, holding 176 shares; non-borrowing members, 55, holding 287 shares.

Shares in force at beginning of fiscal year, 499; shares issued during year, 75; shares canceled (matured, none) during year, 111; shares in force at close of year, 463.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 14-25 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**GLEN ROCK BUILDING AND LOAN ASSOCIATION,
RIDGEWOOD.**

Incorporated April 17, 1907. Commenced business May 15, 1907.
President, NELSON S. CUBBERLEY. Secretary, CLARENCE A. DEMAREST.
Treasurer, STANLEY S. HAZZARD.

FINANCIAL CONDITION DECEMBER 14, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$11,200 00	Due installment shareholders—	
Cash deposited in bank	48 69	dues	\$7,058 00
Furniture and fixtures	68 45	Due installment shareholders—	
Installments due and unpaid	35 00	profits apportioned	594 15
Fines due and unpaid	3 50	Due installment shareholders—	
		advance payments	27 00
		Balance payable on loans made..	875 00
		Borrowed money	2,800 00
		Surplus or undivided profits	1 49
Total assets	\$11,355 64	Total liabilities	\$11,355 64

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 14, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year		Loaned on mortgages	\$5,325 00
Dues on installment shares	\$41 98	Dues repaid on withdrawal	561 00
Interest	3,780 00	Profits or interest on withdrawal	30 81
Installment premiums	453 00	Interest or dividends on prepaid	
Fines	72 48	or paid-up shares	3 21
Admission or membership fees	13 30	Borrowed money	6,190 00
Money borrowed	49 00	Interest on borrowed money	93 27
	7,900 00	Salaries or other compensation of	
		officers	50 00
		Rent	60 00
		Advertising, stationery, printing,	
		postage, light and fuel	11 78
		Filing annual report	1 00
		Legal expenses	15 75
		Premium on officers' bonds	8 00
		Rent of safe deposit box	1 25
		Cash in bank at end of year	48 69
Total receipts	\$12,309 76	Total disbursements	\$12,309 76

Description, local. Plan, permanent; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 72; membership at end of year, 109. Borrowing members, 5, holding 59 shares; non-borrowing members, 104, holding 354 shares.

Shares in force at beginning of fiscal year, 243; shares issued during year, 228; shares canceled (matured, none) during year, 58; shares in force at close of year, 413.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 24-25 per cent. per annum.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

HACKENSACK MUTUAL BUILDING AND LOAN ASSOCIATION, HACKENSACK.

Incorporated February 26, 1887. Commenced business April 5, 1887.

President, WILLIAM A. LINN.

Secretary, FRANK PITCHER.

Treasurer, A. S. D. DEMAREST.

FINANCIAL CONDITION FEBRUARY 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$1,251,050 00	Due installment shareholders—dues	\$1,024,980 00
Loans on shares of association...	46,965 00	Due installment shareholders—profits apportioned	271,771 51
Cash deposited in bank.....	13,967 63	Due installment shareholders—advance payments	1,183 96
Furniture and fixtures.....	817 77	Balance payable on loans made...	19,250 67
Installments due and unpaid.....	770 50		
Interest and fines due and unpaid	2,852 06		
Taxes, insurance, etc., advanced for borrowers	97 95		
Tornado insurance	179 48		
Interest accrued	485 75		
Total assets	\$1,317,186 14	Total liabilities	\$1,317,186 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$49,167 29	Loaned on mortgages.....	\$231,366 43
Dues on installment shares.....	253,224 45	Loaned on shares.....	27,285 00
Interest	75,220 38	Dues repaid on withdrawal.....	79,948 75
Gross premium	6,473 09	Profits or interest on withdrawal.	12,252 21
Fines	778 27	Matured shares	170,472 00
Transfer fees	15 00	Borrowed money	66,210 00
Admission or membership fees...	452 37	Interest on borrowed money.....	672 23
Mortgage loans repaid.....	124,150 00	Real estate acquired under foreclosure or in settlement of debts due association	2,536 71
Mortgage loans canceled by matured shares	17,450 00	Taxes (not chargeable to borrowers)	4 36
Mortgage loans canceled by foreclosure or deed.....	2,400 00	Insurance, etc., for borrowers...	524 10
Stock loans repaid	6,805 00	Salaries or other compensation of officers, \$2,200.00; building committee, \$400.00	2,600 00
Stock loans canceled by matured shares	3,850 00	Rent	420 00
Real estate sold.....	2,600 00	Advertising, stationery, printing, postage, light and fuel.....	917 12
Money borrowed	66,210 00	Special deposit	2,883 32
Insurance, etc., advanced, repaid	449 15	Suspense account	3 00
Profit on sale of shares.....	17 32	Furniture and fixtures.....	82 78
Special deposit	2,883 32	Tornado insurance	179 48
Tornado insurance	179 48	Cash in bank at end of year.....	13,967 63
Total receipts	\$612,325 12	Total disbursements	\$612,325 12

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 2,621; membership at end of year, 2,686. Borrowing members, 757, holding 7,288½ shares; non-borrowing members, 1,929, holding 13,571 shares.

Shares in force at beginning of fiscal year, 19,327¾; shares issued during year, 4,571; shares canceled (matured, 852¼) during year, 3,039¼; shares in force at close of year, 20,859½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

HARRINGTON BUILDING AND LOAN ASSOCIATION, CLOSTER.

Incorporated February 9, 1888. Commenced business March 19, 1888.

President, JOHN J. DEMAREST.

Secretary, ALFRED ANDERSON.

Treasurer, ALBERT T. SNEDEN.

FINANCIAL CONDITION MAY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$162,350 00	Due installment shareholders— dues	\$138,034 00
Loans on shares of association....	1,500 00	Due installment shareholders— profits apportioned	35,526 85
Cash deposited in bank.....	15,243 23	Due installment shareholders— advance payments	6 00
Real estate acquired under fore- closure or in settlement of debts due association	1,019 84	Balance payable on loans made..	8,250 00
Furniture and fixtures.....	119 02	Surplus or undivided profits.....	8 35
Installments due and unpaid.....	1,333 00		
Interest, premium and fines due and unpaid	260 75		
Taxes, insurance, etc., advanced for borrowers	7 00		
Searches, recording, etc.....	42 36		
Total assets	\$181,875 20	Total liabilities	\$181,875 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$5,782 72	Loaned on mortgages.....	\$27,950 00
Dues on installment shares.....	33,825 00	Loaned on shares.....	250 00
Interest	8,944 21	Dues repaid on withdrawal.....	8,293 00
Installment premiums	1,459 34	Profits or interest on withdrawal.	2,139 81
Fines	391 50	Matured shares	11,219 60
Transfer fees	15 40	Borrowed money	2,000 00
Admission or membership fees....	106 20	Interest on borrowed money.....	26 00
Mortgage loans repaid.....	14,050 00	Taxes, insurance, etc., for bor- rowers	45 64
Mortgage loans canceled by ma- tured shares	1,400 00	Salaries or other compensation of officers, \$530.20; directors, \$118.00; auditors, \$15.00.....	663 20
Stock loans repaid.....	25 00	Rent	13 00
Real estate sold.....	126 00	Advertising, stationery, printing, postage, light and fuel.....	209 59
Money borrowed	2,000 00	State examination and filing an- nual report	21 00
Taxes, insurance, etc., advanced, repaid	41 48	Premium on officers' bonds.....	16 00
Searches, recording, etc.....	23 34	Furniture and safe.....	82 02
		Attorney fees	13 10
		Cash in bank at end of year.....	15,243 23
Total receipts	\$68,190 19	Total disbursements	\$68,190 19

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 450; membership at end of year, 482. Borrowing
members, 114, holding 815 shares; non-borrowing members, 368, holding 1,899 shares.

Shares in force at beginning of fiscal year, 2,408; shares issued during year, 531; shares
canceled (matured, 56) during year, 225; shares in force at close of year, 2,714.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock
(book) loans, 3-10 per cent. per annum.

Admission fee charged, 20 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HASBROUCK HEIGHTS BUILDING, LOAN AND SAVINGS ASSOCIATION,

HASBROUCK HEIGHTS.

Incorporated June 19, 1890.

Commenced business June 3, 1890.

President, WILLIAM TITUS.

Secretary, WILL D. MARTIN.

Treasurer, CHARLES I. BAZIRE.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$99,900 00	Due installment shareholders—	
Loans on shares of association....	1,125 00	dues	\$80,232 00
Cash deposited in bank.....	3,197 38	Due installment shareholders—	
Furniture and fixtures.....	80 00	profits apportioned	19,087 78
Installments due and unpaid.....	233 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	206 00
and unpaid	224 20	Due shareholders—matured shares	5,000 00
		Interest accrued on unpaid ma-	
		tured shares	80 00
		Surplus or undivided profits.....	153 80
Total assets	\$104,759 58	Total liabilities	\$104,759 58

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$18,599 00
year	\$665 62	Loaned on shares.....	1,150 00
Dues on installment shares.....	20,298 00	Dues repaid on withdrawal.....	5,926 00
Interest	5,868 04	Profits or interest on withdrawal.	791 86
Installment premiums	581 93	Matured shares	1,400 00
Fines	79 35	Interest accrued on matured	
Transfer fees	3 95	shares	154 80
Admission or membership fees....	89 75	Borrowed money	24,000 00
Mortgage loans repaid.....	9,900 00	Interest on borrowed money.....	284 68
Stock loans repaid.....	1,975 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$330.00; auditors, \$30.00..	360 00
shares	75 00	Rent	45 00
Money borrowed	16,500 00	Advertising, stationery, printing,	
Fire insurance loss collected.....	2,281 58	postage, light and fuel.....	68 23
		Premium on officers' bonds.....	15 00
		Interest on advanced dues.....	16 89
		State examination	20 00
		Fire insurance loss paid.....	2,281 58
		Miscellaneous	7 80
		Cash in bank at end of year.....	3,197 38
Total receipts	\$58,318 22	Total disbursements	\$58,318 22

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 135; membership at end of year, 179. Borrowing members, 42, holding 604 shares; non-borrowing members, 137, holding 1,106 shares.

Shares in force at beginning of fiscal year, 1,542; shares issued during year, 359; shares canceled (matured, 32) during year, 191; shares in force at close of year, 1,710.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

INDUSTRIAL BUILDING AND LOAN ASSOCIATION,
HACKENSACK.

Incorporated July 12, 1901. Commenced business August 3, 1901.
President, JOSEPH STRUTHERS. Secretary, LUTHER A. CAMPBELL.
Treasurer, JAMES A. VAN VALEN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$132,820 00	Due installment shareholders—	
Loans on shares of association....	11,071 00	dues	\$90,692 15
Cash on hand.....	18 97	Due installment shareholders—	
Cash deposited in bank.....	5,809 33	profits apportioned	18,747 31
Interest and premium due and		Due prepaid or paid-up sharehold-	
unpaid	1,443 70	ers—subscriptions	14,775 00
Insurance, etc., advanced for		Balance payable on loans made..	4,900 00
borrowers	10 00	Borrowed money	15,500 00
		Expense fund	310 50
		Surplus or undivided profits.....	6,248 04
Total assets	\$151,173 00	Total liabilities	\$151,173 00

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$44,400 00
ginning of year.....	\$3,242 78	Loaned on shares.....	2,982 00
Dues on installment shares.....	29,735 87	Dues repaid on withdrawal.....	17,586 63
Subscriptions on prepaid or paid-		Profits or interest on withdrawal	1,687 91
up shares	1,175 00	Prepaid or paid-up shares.....	250 00
Interest	7,680 02	Interest or dividends on prepaid	
Installment premiums	1,211 93	or paid-up shares.....	716 28
Fines	6 40	Borrowed money	45,000 00
Admission or membership fees...	152 30	Interest on borrowed money.....	684 74
Mortgage loans repaid.....	23,750 00	Taxes, insurance, etc., for bor-	
Stocks loans repaid.....	2,383 50	rowers	71 75
Money borrowed	50,500 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	600 00
repaid	58 25	Rent	20 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	63 24
		Rebates on advance payments....	5 20
		Cash on hand and in bank at end	
		of year	5,828 30
Total receipts	\$119,896 05	Total disbursements	\$119,896 05

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 317; membership at end of year, 455. Borrowing members, 88, holding 679 $\frac{1}{4}$ shares; non-borrowing members, 367, holding 2,436 shares.

Shares in force at beginning of fiscal year, 2,104 9-20; shares issued during year, 1,523; shares canceled (matured, none) during year, 512 4-20; shares in force at close of year, 3,115 $\frac{1}{4}$.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

INTERNATIONAL BUILDING AND LOAN ASSOCIATION,

LODI AND GARFIELD.

Incorporated June 10, 1909.

Commenced business July 15, 1909.

President, PETER ROSS.

Secretary, NICOLA CIAMPO.

Treasurer, GENNARO BERARDINELLI.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$3,950 00	Due installment shareholders--	
Loans on shares of association....	65 00	dues	\$2,735 05
Cash deposited in bank.....	172 06	Due prepaid or paid-up share-	
Installments due and unpaid.....	69 00	holders--subscriptions	200 00
Fines due and unpaid.....	2 75	Balance payable on loans made..	200 00
		Borrowed money	1,000 00
		Surplus or undivided profits.....	103 76
Total assets	\$4,258 81	Total liabilities	\$4,258 81

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$698 57	Loaned on mortgages.....	\$2,750 00
Dues on installment shares.....	1,734 00	Loaned on shares.....	65 00
Subscriptions on prepaid or paid-up shares	200 00	Dues repaid on withdrawal.....	733 75
Interest	192 01	Borrowed money	200 00
Installment premiums	59 10	Interest on borrowed money.....	46 03
Fines	9 23	Salaries or other compensation of officers	33 33
Admission or membership fees....	6 50	Rent	5 00
Stock loans repaid.....	18 00	Advertising, stationery, printing, postage, light and fuel.....	48 14
Money borrowed	1,200 00	Excess deposit returned.....	15 10
Over and short account.....	7 00	Appraisal fees	6 00
		Cash in bank at end of year.....	172 06
Total receipts	\$4,124 41	Total disbursements	\$4,124 41

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 43; membership at end of year, 54. Borrowing members, 6, holding 30 shares; non-borrowing members, 48, holding 125 shares.

Shares in force at beginning of fiscal year, 180; shares issued during year, 49; shares canceled (matured, none) during year, 74; shares in force at close of year, 155.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 12½ per cent. (gross); on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

KINGSLAND BUILDING AND LOAN ASSOCIATION,
KINGSLAND.

Incorporated June 1, 1906.

Commenced business May 17, 1906.

President, ANTONI BUTKIEWICZ.

Secretary, PETER P. PIECIULEWICZ.

Treasurer, ADAM N. PAWCZYNSKI.

FINANCIAL CONDITION MAY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$10,400 00	Due installment shareholders—	
Loans on shares of association...	1,489 24	dues	\$9,566 00
Cash on hand	114 86	Due installment shareholders—	
Cash deposited in bank.....	385 26	profits apportioned	1,203 75
Furniture and fixtures.....	510 00	Balance payable on loans made..	600 00
Interest due and unpaid.....	70 39	Borrowed money	1,600 00
Total assets	\$12,969 75	Total liabilities	\$12,969 75

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$850 37	Loaned on mortgages.....	\$4,900 00
Dues on installment shares.....	4,045 00	Loaned on shares.....	972 24
Interest	434 30	Dues repaid on withdrawal.....	1,130 00
Installment premiums	55 60	Profits or interest on withdrawal.	3 51
Admission or membership fees....	17 65	Borrowed money	2,800 00
Mortgage loans repaid.....	800 00	Interest on borrowed money.....	43 00
Stock loans repaid.....	50 00	Salaries or other compensation of officers, \$60.00; directors, \$14.80..	74 80
Money borrowed	4,200 00	Advertising, stationery, printing, postage, light and fuel.....	12 25
Total receipts	\$10,452 92	Filing annual report.....	1 00
		Premium on officers' bonds.....	16 00
		Cash on hand and in bank at end of year	500 12
		Total disbursements	\$10,452 92

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 54; membership at end of year, 57. Borrowing members, 9, holding 55 shares; non-borrowing members, 48, holding 313½ shares.

Shares in force at beginning of fiscal year, 314½; shares issued during year, 157; shares canceled (matured, none) during year, 103; shares in force at close of year, 368½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent. (gross); on stock (book) loans, none.

Admission fee charged, 5 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

LITTLE FERRY BUILDING AND LOAN ASSOCIATION,
LITTLE FERRY.

Incorporated July 22, 1910.

Commenced business July 14, 1910.

President, LOUIS BRAUER.

Secretary, CHARLES SCHULZ, JR.

Treasurer, ANDREW WARHOL.

FINANCIAL CONDITION JULY 12, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$5,200 00	Due installment shareholders—	
Cash deposited in bank.....	64 42	dues	\$3,912 00
Furniture and fixtures.....	60 00	Due installment shareholders—	
Installments due and unpaid.....	12 00	profits apportioned	136 92
		Due installment shareholders—	
		advance payments	34 00
		Borrowed money	1,200 00
		Surplus or undivided profits.....	53 50
Total assets	\$5,336 42	Total liabilities	\$5,336 42

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 12, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$3,934 00	Loaned on mortgages.....	\$5,200 00
Interest	124 80	Borrowed money	2,600 00
Installment premiums	64 80	Interest on borrowed money.....	15 00
Fines	1 75	Advertising, stationery, printing,	
Transfer fees	1 50	postage, light and fuel.....	79 93
Admission or membership fees....	40 00	Premium on officers' bonds.....	7 50
Money borrowed	3,800 00	Cash in bank at end of year.....	64 42
Total receipts	\$7,966 85	Total disbursements	\$7,966 85

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 73. Borrowing members, 4, holding 31 shares; non-borrowing members, 69, holding 295 shares.

Shares issued and in force at end of year, 325.

Interest charged borrowing members during year, $4\frac{1}{2}$ per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 2-5 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MAHWAH BUILDING AND LOAN ASSOCIATION,
MAHWAH.

Incorporated January 2, 1908. Commenced business January 10, 1908.

President, ELMER J. SNOW.

Secretary, DAVID HOPPER.

Treasurer, WILLIAM O. KING.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$37,700 00	Due installment shareholders—	
Loans on shares of association ..	675 50	dues	\$28,830 00
Cash deposited in bank	861 41	Due installment shareholders—	
Installments due and unpaid	25 00	profits apportioned	2,780 35
Books, etc.	41 43	Due installment shareholders—	
		advance payments	5 00
		Due on shares lapsed or forfeited	6 53
		Balance payable on loans made ..	675 00
		Borrowed money	7,000 00
		Surplus or undivided profits	6 46
Total assets	\$39,303 34	Total liabilities	\$39,303 34

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$25,775 00
year	\$5,264 52	Loaned on shares	675 50
Dues on installment shares	12,903 00	Dues repaid on withdrawal	1,884 00
Interest	2,099 34	Profits or interest on withdrawal.	27 63
Installment premiums	178 10	Borrowed money	500 00
Fines	21 80	Interest on borrowed money	207 64
Transfer fees	8 00	Salaries or other compensation of	
Admission or membership fees ..	34 00	officers	125 00
Mortgage loans repaid	2,000 00	Rent	50 00
Stock loans repaid	110 00	Advertising, stationery, printing,	
Money borrowed	7,500 00	postage, light and fuel	16 33
Pass books	4 80	Filing annual report	1 00
		Cash in bank at end of year	861 41
Total receipts	\$30,123 56	Total disbursements	\$30,123 56

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 98; membership at end of year, 109. Borrowing members, 22, holding 232 shares; non-borrowing members, 87, holding 831 shares.

Shares in force at beginning of fiscal year, 919½; shares issued during year, 272½; shares canceled (matured, none) during year, 129; shares in force at close of year, 1,063.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

ORVIL CO-OPERATIVE BUILDING AND LOAN ASSOCIATION,

ALLENDALE.

Incorporated June 5, 1889.

Commenced business May 13, 1889.

President, JOHN G. ESLER.

Secretary, WILLIAM C. TALMAN.

Treasurer, ANDREW ESLER.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$130,955 00	Due installment shareholders—	
Loans on shares of association ..	8,500 00	dues	\$75,270 00
Cash deposited in bank	160 49	Due installment shareholders—	
Installments due and unpaid	188 00	profits apportioned ...6	22,607 31
Interest, premium and fines due		Due installment shareholders—	
and unpaid	133 77	advance payments	119 75
		Due prepaid or paid-up share-	
		holders—subscriptions	22,700 00
		Due shareholders—matured shares	1,001 00
		Interest accrued on unpaid ma-	
		tured shares	3 13
		Unearned gross premiums	255 00
		Balance payable on loans made ..	362 50
		Borrowed money	17,600 00
		Surplus or undivided profits	3 38
		Fines in arrears	15 19
Total assets	\$139,937 26	Total liabilities	\$139,937 26

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$39,537 50
year	\$42 95	Loaned on shares	4,275 00
Dues on installment shares	19,108 00	Dues repaid on withdrawal	2,245 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal ..	165 53
up shares	17,000 00	Interest or dividends on prepaid	
Interest	7,672 93	or paid-up shares	402 53
Installment premiums	1,857 98	Matured shares	17,019 00
Fines	74 07	Borrowed money	218,850 00
Transfer fees	5 00	Interest on borrowed money	863 13
Admission or membership fees ..	42 00	Taxes, repairs and insurance (not	
Mortgage loans repaid	8,300 00	chargeable to borrowers)	41 00
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	3,437 50	officers	400 00
Stock loans repaid	2,405 00	Rent	34 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	2,200 00	postage, light and fuel	30 90
Money borrowed	222,000 00	Premium canceled by maturity	
Premium on shares	4 90	of loan	87 50
Deposit fees	398 59	State examination and filing an-	
		nuual report	21 00
		Appraisal fees	41 00
		Attorney fees	358 69
		Deposit fees refunded	8 90
		State League dues and expenses ..	7 75
		Cash in bank at end of year	160 49
Total receipts	\$284,548 92	Total disbursements	\$284,548 92

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 162; membership at end of year, 172. Borrow-
ing members, 57, holding 840 shares; non-borrowing members, 115, holding 695 shares.

Shares in force at beginning of fiscal year, 1,393; shares issued during year, 315; shares
canceled (matured, 90) during year, 173; shares in force at close of year, 1,535.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock
(book) loans, 1½ per cent. per annum.

Admission fee charged, \$1.00 per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

OVERPECK BUILDING AND LOAN ASSOCIATION,
RIDGEFIELD PARK.

Incorporated Decmeber 27, 1897. Commenced business January 24, 1898.

President, PETER G. YOST.

Secretary, ADOLPH FREUD, JR.

Treasurer, GEORGE H. FISBECK.

FINANCIAL CONDITION JANUARY 23, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$55,300 00	Due installment shareholders— dues	\$37,086 00
Cash deposited in bank.....	912 63	Due installment shareholders— profits apportioned	10,554 71
Furniture and fixtures.....	50 00	Due installment shareholders— advance payments	20 00
Installments due and unpaid.....	233 00	Due shareholders—matured shares	1,018 75
Interest, premium and fines due and unpaid	183 83	Balance payable on loans made..	2,000 00
		Borrowed money	6,000 00
Total assets	\$56,679 46	Total liabilities	\$56,679 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 23, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be- ginning of year.....	\$1,704 60	Loaned on mortgages.....	\$7,400 00
Dues on installment shares.....	8,585 00	Dues repaid on withdrawal.....	3,503 00
Interest	2,423 04	Profits or interest on withdrawal.	968 10
Installment premiums	1,418 38	Matured shares	11,879 89
Fines	55 09	Borrowed money	10,100 00
Transfer fees	50	Interest on borrowed money.....	177 42
Admission or membership fees....	8 00	Salaries or other compensation of officers, \$150.00; auditors, \$24.00.	174 00
Mortgage loans repaid.....	6,200 00	Rent	36 00
Mortgage loans canceled by ma- tured shares	3,000 00	Advertising, stationery, printing, postage, light and fuel.....	35 07
Money borrowed	11,800 00	Premium on officers' bonds.....	9 00
Cash over	50	Cash in bank at end of year.....	912 63
Total receipts	\$35,195 11	Total disbursements	\$35,195 11

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 88; membership at end of year, 88. Borrow-
ing members, 38, holding 280 shares; non-borrowing members, 50, holding 409 shares.

Shares in force at beginning of fiscal year, 713; shares issued during year, 93; shares can-
celed (matured, 63) during year, 117; shares in force at close of year, 689.

Interest charged borrowing members during year, 4½ per cent. Average rate of premium
on real estate loans granted during the year: 2½ per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PARK BUILDING AND LOAN ASSOCIATION,
RIDGEFIELD PARK.

Incorporated May 1, 1894. Commenced business February 20, 1894.

President, C. W. MERGLER.

Secretary, J. IRVING PICKENS.

Treasurer, T. M. BREWSTER.

FINANCIAL CONDITION JANUARY 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$200,490 00	Due installment shareholders—	
Loans on shares of association....	525 00	dues	\$138,592 40
Cash deposited in bank.....	8,131 94	Due installment shareholders—	
		profits apportioned	46,630 02
		Borrowed money	23,500 00
		Suspense account	424 52
Total assets	\$209,146 94	Total liabilities	\$209,146 94

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$51,197 00
year	\$5,294 87	Loaned on shares.....	525 00
Dues on installment shares.....	37,029 50	Dues repaid on withdrawal.....	4,312 00
Interest	11,913 52	Profits or interest on withdrawal	705 71
Installment premiums	4,746 18	Matured shares	18,400 00
Fines	151 45	Borrowed money	95,000 00
Transfer fees	23 00	Interest on borrowed money.....	1,237 50
Admission or membership fees....	82 00	Salaries or other compensation of	
Mortgage loans repaid.....	20,440 00	officers, \$500.00; auditors, \$45.00;	
Mortgage loans canceled by ma-		inspectors, \$108.00	653 00
tured shares	300 00	Rent	45 00
Stock loans repaid.....	1,620 00	Advertising, stationery, printing,	
Money borrowed	99,000 00	postage, light and fuel.....	162 17
Cash over	90	Deposits returned to borrowers...	1,251 50
Deposits by borrowers.....	1,051 50	Cash short	1 10
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	10 00
		Cash in bank at end of year.....	8,131 94
Total receipts	\$181,652 92	Total disbursements	\$181,652 92

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 379; membership at end of year, 431. Borrowing members, 141, holding 2,055 shares; non-borrowing members, 290, holding 4,478 shares.

Shares in force at beginning of fiscal year, 5,699; shares issued during year, 1,465; shares canceled (matured, 184), during year, 631; shares in force at close of year, 6,533.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 2-5 per cent. per annum; on stock (book) loans, 5 per cent.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S MUTUAL BUILDING AND LOAN ASSOCIATION,
RIDGEFIELD PARK.

Incorporated February 19, 1907. Commenced business March 4, 1907.

President, JOHN E. HOEY.

Secretary CARL HALLBERG.

Treasurer, GEORGE J. SMITH.

FINANCIAL CONDITION FEBRUARY 23, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$87,400 00	Due installment shareholders—	
Loans on shares of association....	920 00	dues	\$58,832 50
Cash deposited in bank.....	82 80	Due installment shareholders—	
Installments due and unpaid.....	664 00	profits apportioned	11,758 30
Interest due and unpaid.....	196 00	Due installment shareholders—	
		advance payments	372 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	1,100 00
		Borrowed money	17,150 00
Total assets	\$89,262 80	Total liabilities	\$89,262 80

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 23, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$35,214 00
year	\$474 76	Loaned on shares.....	855 00
Dues on installment shares.....	23,070 00	Dues repaid on withdrawal.....	4,827 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	254 07
up shares	1,000 00	Prepaid or paid-up shares.....	1,000 00
Interest	4,634 74	Interest or dividends on prepaid	
Gross premium	1,600 00	or paid-up shares.....	96 66
Fines	144 00	Borrowed money	24,500 00
Transfer fees	14 00	Interest on borrowed money.....	841 46
Admission or membership fees....	55 60	Salaries or other compensation of	
Mortgage loans repaid.....	6,200 00	officers, \$230.00; auditors, \$30.00.	260 00
Stock loans repaid.....	795 00	Advertising, stationery, printing,	
Money borrowed	30,150 00	postage, light and fuel.....	186 11
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	82 80
Total receipts	\$68,138 10	Total disbursements	\$68,138 10

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 260; membership at end of year, 277. Borrowing members, 46, holding 462 shares; non-borrowing members, 231, holding 1,532 shares.

Shares in force at beginning of fiscal year, 1,750; shares issued during year, 556; shares canceled (matured, none) during year, 312; shares in force at close of year, 1,994.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent.; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**PROGRESSIVE BUILDING AND LOAN ASSOCIATION,
HILLSDALE.**

Incorporated May 9, 1893.

Commenced business June 7, 1893.

President, ALEXANDER WALKER.

Secretary, RALPH H. STEVER.

Treasurer, ARTHUR J. STEVER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$21,770 00	Due installment shareholders—	
Loans on shares of association...	285 00	dues	\$15,884 00
Cash deposited in bank.....	129 12	Due installment shareholders—	
Furniture and fixtures.....	45 00	profits apportioned	3,586 76
Interest, premium and fines due		Borrowed money	2,100 00
and unpaid	176 44	Surplus or undivided profits.....	846 60
Taxes, insurance, etc., advanced			
for borrowers	11 80		
Total assets	\$22,417 36	Total liabilities	\$22,417 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,520 00
year	\$445 61	Loaned on shares.....	480 00
Dues on installment shares.....	4,014 00	Dues repaid on withdrawal.....	2,818 00
Interest	1,243 03	Profits or interest on withdrawal.	621 27
Installment premiums	514 12	Matured shares	1,798 14
Fines	14 19	Borrowed money	11,100 00
Admission or membership fees...	8 50	Interest on borrowed money.....	128 75
Mortgage loans repaid.....	5,250 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	195 00	rowers	20 70
Money borrowed	9,750 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	95 00
repaid	47 70	Rent	25 00
Shortage of former secretary.....	297 89	Advertising, stationery, printing,	
		postage, light and fuel.....	33 06
		Attorney fees	7 50
		Filing annual report.....	1 00
		Premium on officers' bonds.....	2 50
		Cash in bank at end of year.....	129 12
Total receipts	\$21,780 04	Total disbursements	\$21,780 04

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (ma-
tured), \$250.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 73; membership at end of year, 79. Borrowing
members, 12, holding 87 shares; non-borrowing members, 67, holding 272 shares.

Shares in force at beginning of fiscal year, 333; shares issued during year, 85; shares can-
celed (matured, 7) during year, 59; shares in force at close of year, 359.

Interest charged borrowing members during year, 5 1-5, per cent. Average rate of
premium on loans granted during the year: on real estate loans, 2 7-25 per cent. per annum;
on stock (book) loans, 4-5 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

RAMSEY'S BUILDING AND LOAN ASSOCIATION,

RAMSEY.

Incorporated August 26, 1890. Commenced business September 13, 1890.

President, EDWIN F. CARPENTER. *Secretary*, DANIEL S. WANAMAKER.*Treasurer*, GEORGE T. CARPENTER.

FINANCIAL CONDITION AUGUST 19, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$197,832 45	Due installment shareholders—	
Loans on shares of association ..	5,655 00	dues	\$115,368 00
Cash deposited in bank	550 56	Due installment shareholders—	
Furniture and fixtures	250 00	profits apportioned	27,543 64
Installments due and unpaid	660 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	386 00
and unpaid	345 70	Due shareholders—matured shares	16,962 60
		Balance payable on loans made ..	5,800 00
		Borrowed money	39,232 60
		Surplus or undivided profits	87
Total assets	\$205,293 71	Total liabilities	\$205,293 71

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 19, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$57,060 00
year	\$2,220 62	Loaned on shares	1,615 00
Dues on installment shares	31,250 00	Dues repaid on withdrawal	4,936 00
Interest	11,113 60	Profits or interest on withdrawal ..	618 75
Installment premiums	1,106 40	Matured shares	13,901 66
Fines	55 55	Borrowed money	104,805 65
Transfer fees	5 00	Interest on borrowed money	1,933 57
Admission or membership fees ..	51 00	Taxes, repairs and insurance (not	
Mortgage loans repaid	10,000 00	chargeable to borrowers)	15 15
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	2,742 55	officers, \$300.00; auditors, \$18.00;	
Stock loans repaid	515 00	clerks, \$36.00	354 00
Money borrowed	126,960 00	Rent	96 00
Pass books	1 70	Advertising, stationery, printing,	
		postage, light and fuel	100 08
		State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds	24 00
		Cash in bank at end of year	550 56
Total receipts	\$186,031 42	Total disbursements	\$186,031 42

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 262; membership at end of year, 296. Borrow-
ing members, 100, holding 1,239 shares; non-borrowing members, 196, holding 1,223 shares.

Shares in force at beginning of fiscal year, 2,103; shares issued during year, 605; shares
canceled (matured, 85) during year, 246; shares in force at close of year, 2,462.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, 3-5 per cent. per annum.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

RIDGEFIELD BUILDING AND LOAN ASSOCIATION.

RIDGEFIELD.

Incorporated December 2, 1889. Commenced business December, 1889.

*President, JOHN H. DOSCHER.**Secretary, CLIFFORD MEHRHOF.**Treasurer, J. IRVING PICKENS.*

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$30,600 00	Due installment shareholders— dues	\$29,364 00
Loans on shares of association...	1,800 00	Due installment shareholders— profits apportioned	8,780 74
Cash deposited in bank.....	3,920 89	Due installment shareholders— advance payments	15 00
Installments due and unpaid....	693 00		
Interest and premium due and unpaid	771 74		
Taxes, insurance, etc., advanced for borrowers	374 11		
Total assets	\$38,159 74	Total liabilities	\$38,159 74

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,896 96	Loaned on mortgages.....	\$800 00
Dues on installment shares.....	5,900 00	Loaned on shares	900 00
Interest	1,716 70	Dues repaid on withdrawal....	3,562 00
Installment premiums	526 16	Profits or interest on withdrawal.	361 11
Fines	37 10	Matured shares	4,800 00
Admission or membership fees...	7 00	Borrowed money	8,500 00
Mortgage loans repaid.....	5,800 00	Interest on borrowed money....	104 45
Stock loans repaid.....	400 00	Taxes, insurance, etc., for bor- rowers	369 31
Money borrowed	6,500 00	Salaries or other compensation of officers, \$400.00; auditors, \$25.00.	425 00
		Rent	30 00
		Stationery and postage.....	4 50
		Premium on officers' bonds.....	4 00
		Incidentals	2 66
		Cash in bank at end of year.....	3,920 89
Total receipts	\$23,783 92	Total disbursements	\$23,783 92

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 95; membership at end of year, 85. Borrowing
members, 31, holding 228 shares; non-borrowing members, 54, holding 268 shares.

Shares in force at beginning of fiscal year, 543; shares issued during year, 65; shares can-
celed (matured, 24) during year, 112; shares in force at close of year, 496.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 2 per cent. per annum; on stock
(book) loans, 4 per cent. per annum.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

RIDGEWOOD BUILDING AND LOAN ASSOCIATION,
RIDGEWOOD.

Incorporated April 2, 1885.

Commenced business May 12, 1885.

President, W. J. FULLERTON.

Secretary, O. W. REED.

Treasurer, E. NICKERSON.

FINANCIAL CONDITION JANUARY 5, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$437,350 00	Due installment shareholders—	
Loans on shares of association.....	31,160 00	dues	\$353,265 00
Cash deposited in bank.....	7,458 17	Due installment shareholders—	
Furniture and fixtures.....	200 00	profits apportioned	94,066 17
Installments due and unpaid.....	207 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	2,367 00
and unpaid	344 82	Balance payable on loans made..	4,370 00
		Borrowed money	22,000 00
		Interest accrued on borrowed	
		money	240 56
		Surplus or undivided profits.....	66 44
		Interest, etc., in suspense.....	344 82
Total assets	\$476,719 99	Total liabilities	\$476,719 99

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 5, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$77,230 00
year	\$1,831 25	Loaned on shares	18,865 00
Dues on installment shares.....	89,891 00	Dues repaid on withdrawal.....	20,003 00
Interest	27,730 63	Profits or interest on withdrawal.	3,940 35
Installment premiums	4,030 92	Matured shares	65,846 59
Fines	266 20	Borrowed money	49,250 00
Admission or membership fees....	123 00	Interest on borrowed money.....	942 34
Mortgage loans repaid.....	37,350 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	9 50
tured shares	13,000 00	Salaries or other compensation of	
Stock loans repaid.....	9,524 00	officers, \$880.00; directors, 268.-	
Money borrowed	61,250 00	00; auditors, \$55.00; clerks,	
Taxes, insurance, etc., advanced,		\$120.00	1,323 00
repaid	9 50	Rent	120 00
Protested checks	55 75	Advertising, stationery, printing,	
Expense fund	14 00	postage, light and fuel.....	345 09
Discounts refunded	1 52	Rebates	210 19
Interest and rebates refunded.....	73 42	Protested checks	55 75
Discount on dividends.....	447 79	Cash in bank at end of year.....	7,458 17
Total receipts	\$245,598 98	Total disbursements	\$245,598 98

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 512; membership at end of year, 549. Borrow-
ing members, 162, holding 2,961 shares; non-borrowing members, 387, holding 4,474 shares.

Shares in force at beginning of fiscal year, 7,172; shares issued during year, 1,114; shares
canceled (matured, 329) during year, 851; shares in force at close of year, 7,435.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 24-25 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, \$1.00 per book. Withdrawal fee charged, none.

Foreclosures during year, none.

RUTHERFORD MUTUAL LOAN AND BUILDING ASSOCIATION,
RUTHERFORD.

Incorporated May 15, 1876.

Commenced business May, 1876.

President, CHARLES R. HUNT.

Secretary, JOSEPH W. BURGESS.

Treasurer, HENRY Y. BLAKISTON.

FINANCIAL CONDITION MAY 11, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$445,500 00	Due installment shareholders—dues	\$271,548 00
Loans on shares of association....	20,755 00	Due installment shareholders—profits apportioned	61,312 75
Cash deposited in bank.....	5,496 42	Due installment shareholders—advance payments	528 27
Real estate sold under contract...	2,950 00	Due prepaid or paid-up shareholder—subscriptions	120,800 00
Furniture and fixtures.....	400 00	Due prepaid or paid-up shareholder—profits accrued or apportioned	2,942 21
Installments due and unpaid.....	2,038 44	Balance payable on loans made...	3,300 00
Interest, premium and fines due and unpaid	1,070 45	Borrowed money	20,000 00
Taxes, insurance, etc., advanced for borrowers	171 48	Surplus or undivided profits.....	611 79
Interest, premium and fines accrued	2,617 48	Advance payments on real estate contracts	21 25
Advance on foreclosure.....	65 00		
Total assets	\$481,064 27	Total liabilities	\$481,064 27

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 11, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$5,267 86	Loaned on mortgages.....	\$109,300 00
Dues on installment shares.....	79,558 45	Loaned on shares.....	14,160 00
Subscriptions on prepaid or paid-up shares	25,300 00	Dues repaid on withdrawal.....	38,052 00
Interest	26,842 35	Profits or interest on withdrawal.....	7,639 79
Installment premiums	2,590 00	Prepaid or paid-up shares.....	20,300 00
Fines	492 13	Interest or dividends on prepaid or paid-up shares.....	5,532 74
Admission or membership fees...	213 47	Matured shares	25,100 15
Rents	66 00	Borrowed money	52,000 00
Mortgage loans repaid.....	58,190 00	Interest on borrowed money.....	1,072 52
Stock loans repaid.....	6,580 00	Taxes, insurance, etc., for borrowers and on real estate sold under contract	62 22
Stock loans canceled by matured shares	1,700 00	Salaries or other compensation of officers, \$1,476.00; auditors, \$120.00; clerks, \$216.00.....	1,812 00
Real estate sold.....	2,491 75	Rent	350 00
Money borrowed	72,000 00	Advertising, stationery, printing, postage, light and fuel.....	688 13
Taxes, insurance, etc., advanced, repaid	39 90	Advance payments returned.....	132 75
Profit on withdrawals.....	411 68	Advance payments applied.....	2,356 61
Advance payments	2,475 32	State examination	20 00
All other	20 00	Premium on officers bonds.....	32 00
		Legal expenses	66 62
		Foreclosure expenses advanced...	65 00
		Cash in bank at end of year.....	5,496 42
Total receipts	\$284,238 95	Total disbursements	\$284,238 95

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 711; membership at end of year, 733. Borrowing members, 275, holding 2,920 shares; non-borrowing members, 458, holding 4,188 shares.

Shares in force at beginning of fiscal year, 6,529; shares issued during year, 2,011½; shares canceled (matured, 125) during year, 1,432½; shares in force at close of year, 7,108.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

5 B. & L.

SADDLE RIVER TOWNSHIP BUILDING AND LOAN ASSOCIATION,
FAIRLAWN.

Incorporated May 1, 1893.

Commenced business July, 1893.

President, ALBERT I. VOORHIS.

Secretary, JOSEPH G. FRAZZA.

Treasurer, ADAM HOPPER.

FINANCIAL CONDITION NOVEMBER 15, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$136,050 00	Due installment shareholders—dues	\$96,887 00
Loans on shares of association ..	1,195 00	Due installment shareholders—profits apportioned	26,767 00
Cash deposited in bank	1,285 85	Due prepaid or paid-up shareholders—subscriptions	10,200 00
Furniture and fixtures	100 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	255 00
Interest and premium due and unpaid	1,119 52	Balance payable on loans made ..	3,875 00
Due on real estate contract	100 00	Borrowed money	1,500 00
		Surplus or undivided profits	366 37
Total assets	\$139,850 37	Total liabilities	\$139,850 37

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 15, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$137 62	Loaned on mortgages	\$31,875 00
Dues on installment shares	26,230 00	Loaned on shares	300 00
Interest	6,875 25	Dues repaid on withdrawal	4,646 00
Installment premiums	1,947 41	Profits or interest on withdrawal ..	1,089 03
Fines	42 60	Interest or dividends on prepaid or paid-up shares	510 00
Admission or membership fees ..	63 60	Matured shares	5,738 45
Mortgage loans repaid	9,600 00	Borrowed money	7,100 00
Mortgage loans canceled by matured shares	3,300 00	Interest on borrowed money	48 03
Stock loans repaid	500 00	Salaries or other compensation of officers, \$515.00; auditors, \$35.00 ..	550 00
Money borrowed	4,500 00	Advertising, stationery, printing, postage, light and fuel	91 50
Fire loss collected	800 00	State examination and filing annual report	21 00
Profits on withdrawals	274 96	Recording mortgages	60 00
		Insurance premium	40 00
Total receipts	\$54,271 44	Rebate on advance dues	116 53
		Fire loss collected, repaid	800 00
		Cash in bank at end of year	1,285 85
		Total disbursements	\$54,271 44

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 384; membership at end of year, 469. Borrowing members, 113, holding 332 shares; non-borrowing members, 356, holding, 1,546 shares.

Shares in force at beginning of fiscal year, 1,921; shares issued during year, 636; shares canceled (matured, 29) during year, 179; shares in force at close of year, 2,378.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 13 3-5 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

TENAFLY BUILDING AND LOAN ASSOCIATION,

TENAFLY.

Incorporated July 12, 1905.

Commenced business August 21, 1905.

President, WILLIAM P. EAGER.

Secretary, CLIFFORD DEMAREST.

Treasurer, R. S. MANGHAM.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$116,600 00	Due installment shareholders—	
Loans on shares of association ..	980 00	dues	\$95,086 00
Cash deposited in bank	797 27	Due installment shareholders—	
Furniture and fixtures	139 16	profits apportioned	16,773 24
Installments due and unpaid	437 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	970 00
and unpaid	102 35	Balance payable on loans made ..	2,790 00
Protested checks	35 20	Borrowed money	3,400 00
		Interest accrued on borrowed	
		money	18 74
		Building committee	53 00
Total assets	\$119,090 98	Total liabilities	\$119,090 98

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$28,647 07
year	\$315 96	Loaned on shares	1,580 00
Dues on installment shares	28,724 00	Dues repaid on withdrawal	4,805 00
Interest	6,362 05	Profits or interest on withdrawal ..	379 26
Installment premiums	632 30	Borrowed money	10,100 00
Fines	83 90	Interest on borrowed money	132 17
Admission or membership fees ..	113 50	Salaries or other compensation of	
Stock loans repaid	1,230 00	officers, \$336.00; auditors, \$15.00;	
Money borrowed	9,400 00	clerks, \$24.00	375 00
Deposit account	30 00	Rent	25 00
Building committee	53 00	Advertising, stationery, printing,	
		postage, light and fuel	30 48
		Deposit account	36 00
		Premium on officers' bonds	8 00
		Filing annual report	1 00
		Interest on advance payments	28 46
		Cash in bank at end of year	797 27
Total receipts	\$46,944 71	Total disbursements	\$46,944 71

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 315; membership at end of year, 352. Borrowing members, 65, holding 593 shares; non-borrowing members, 287, holding, 1,820 shares.

Shares in force at beginning of fiscal year, 2,173; shares issued during year, 443; shares canceled (matured, none) during year, 203; shares in force at close of year, 2,413.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WALLINGTON BUILDING AND LOAN ASSOCIATION,
WALLINGTON.

Incorporated February 16, 1897. Commenced business February, 1897.

President, THOMAS R. COLLINS.

Secretary, WILMOT STICKLE.

Treasurer, WILLIAM D. VOGEL.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$24,750 00	Due installment shareholders—	
Loans on shares of association...	1,441 00	dues	\$19,294 12
Cash on hand	2 00	Due installment shareholders—	
Cash deposited in bank.....	55 48	profits apportioned	4,072 49
Furniture and fixtures.....	50 00	Due installment shareholders—	
Installments due and unpaid.....	27 00	advance payments	323 50
Interest and fines due and unpaid	11 85	Borrowed money	2,625 00
		Surplus or undivided profits.....	22 22
Total assets	\$26,337 33	Total liabilities	\$26,337 33

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$560 25	Loaned on mortgages.....	\$4,467 50
Dues on installment shares.....	6,055 00	Loaned on shares.....	420 00
Interest	1,542 17	Dues repaid on withdrawal.....	3,826 00
Installment premiums	97 18	Profits or interest on withdrawal.	410 17
Fines	11 95	Matured shares	1,210 77
Admission or membership fees....	32 25	Interest accrued on matured shares	3 05
Mortgage loans repaid.....	1,480 00	Borrowed money	3,575 00
Mortgage loans canceled by matured shares	400 00	Interest on borrowed money.....	196 22
Stock loans repaid.....	195 00	Salaries or other compensation of officers	225 00
Money borrowed	3,950 00	Rent	48 00
Profit on shares sold.....	152 19	Advertising, stationery, printing, postage, light and fuel.....	5 80
		Premium on officers' bonds.....	10 00
		State examination and filing annual report	21 00
		Cash on hand and in bank at end of year	57 48
Total receipts	\$14,475 99	Total disbursements	\$14,475 99

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200 00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 82; membership at end of year, 84. Borrowing members, 28, holding 174 shares; non-borrowing members, 56, holding 267 shares.

Shares in force at beginning of fiscal year, 409; shares issued during year, 129; shares canceled (matured, 6) during year, 97; shares in force at close of year, 441.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent. per annum; on stock (book) loans, $\frac{1}{2}$ per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WESTWOOD BUILDING AND LOAN ASSOCIATION,
WESTWOOD.

Incorporated January 20, 1906. Commenced business February 12, 1906.

President, T. E. BRICKELL.

Secretary, H. M. NORMANDEAU.

Treasurer, CHARLES E. HARING.

FINANCIAL CONDITION FEBRUARY 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$61,200 00	Due installment shareholders—	
Loans on shares of association ..	1,675 00	dues	\$45,627 00
Cash deposited in bank	75 59	Due installment shareholders—	
Furniture and fixtures	175 35	profits apportioned	7,905 15
Installments due and unpaid	160 50	Due installment shareholders—	
Interest and fines due and unpaid	62 38	advance payments	170 00
		Borrowed money	9,300 00
		Surplus or undivided profits	346 67
Total assets	\$63,348 82	Total liabilities	\$63,348 82

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$15,299 50
year	\$359 32	Loaned on shares	1,705 00
Dues on installment shares	14,817 50	Dues repaid on withdrawal	1,860 00
Interest	3,134 74	Profits or interest on withdrawal.	68 08
Gross premiums	726 00	Borrowed money	41,800 00
Fines	77 50	Interest on borrowed money	533 26
Transfer fees	5 50	Taxes, insurance, etc., for bor-	
Admission or membership fees ..	33 35	rowers	93 26
Stock loans repaid	80 00	Salaries or other compensation of	
Money borrowed	42,600 00	officers, \$250.00; auditors, \$22.50.	272 50
Taxes, insurance, etc., advanced,		Rent	36 00
repaid	93 26	Advertising, stationery, printing,	
Expenses repaid	9 00	postage, light and fuel	101 98
Recording and search fees	27 10	Filing annual report	1 00
		Premium on officers' bonds	7 50
		Sundries	17 50
		Safe	65 00
		Counsel fees	27 10
		Cash in bank at end of year	75 59
Total receipts	\$61,963 27	Total disbursements	\$61,963 27

Description, local, Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 161; membership at end of year, 181. Borrowing members, 27, holding 306 shares; non-borrowing members, 154, holding 910 shares.

Shares in force at beginning of fiscal year, 1,025½; shares issued during year, 333½; shares canceled (matured, none) during year, 143; shares in force at close of year, 1,216.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 5 per cent.; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WYCKOFF BUILDING AND LOAN ASSOCIATION,
WYCKOFF.

Incorporated January 3, 1906. Commenced business January 3, 1906.

President, JOHN ACKERMAN.

Secretary, RICHARD E. LAWLIN.

Treasurer, ARCHER J. MOWERSON.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$20,200 00	Due installment shareholders—	
Loans on shares of association ..	30 00	dues	\$15,864 00
Cash deposited in bank	199 84	Due installment shareholders—	
Installments due and unpaid	83 00	profits apportioned	2,472 55
Interest, premium and fines due		Due installment shareholders—	
and unpaid	44 30	advance payments	118 50
		Borrowed money	2,100 00
		Surplus or undivided profits	2 09
Total assets	\$20,557 14	Total liabilities	\$20,557 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$5,612 00
year	\$21 31	Loaned on shares	50 00
Dues on installment shares	5,010 00	Dues repaid on withdrawal	215 00
Interest	1,107 60	Profits or interest on withdrawal ..	6 23
Installment premiums	110 55	Borrowed money	24,330 00
Fines	25 00	Interest on borrowed money	104 50
Transfer fees	2 50	Salaries or other compensation of	
Admission or membership fees ..	12 00	officers	58 50
Mortgage loans repaid	200 00	Rent	10 00
Stock loans repaid	20 00	Advertising, stationery, printing,	
Money borrowed	24,080 00	postage, light and fuel	5 00
Premium on withdrawal	10 10	Appraisers' fees	35 00
Appraisers' fees	35 00	Filing annual report	1 00
		Furniture and fixtures	2 49
		Rebates	4 50
		Cash in bank at end of year	199 84
Total receipts	\$30,634 06	Total disbursements	\$30,634 06

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 74; membership at end of year, 77. Borrowing members, 11, holding 101½ shares; non-borrowing members, 66, holding 324 shares.

Shares in force at beginning of fiscal year, 370; shares issued during year, 62½; shares canceled (matured, none) during year, 7; shares in force at close of year, 425½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

BEVERLY BUILDING AND LOAN ASSOCIATION,
BEVERLY.

Incorporated January 12, 1868. Commenced business January 13, 1868.

President, C. L. HAZZARD.

Secretary, WILLIAM B. CRAMER.

Treasurer, CHARLES F. STEVENSON.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$83,900 00	Due installment shareholders—	
Loans on shares of association....	5,600 00	dues	\$72,570 00
Cash deposited in bank.....	93 47	Due installment shareholders—	
Furniture and fixtures.....	90 00	profits apportioned	16,158 06
Interest, premium and fines due		Due installment shareholders—	
and unpaid	1,746 59	advance payments	2 00
		Borrowed money	2,700 00
Total assets	\$91,430 06	Total liabilities	\$91,430 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$12,250 00
year	\$2,461 56	Loaned on shares.....	2,635 00
Dues on installment shares.....	18,443 00	Dues repaid on withdrawal.....	5,195 62
Interest	4,913 15	Profits or interest on withdrawal.	805 66
Installment premiums	180 57	Matured shares	7,400 00
Fines	69 53	Borrowed money	13,000 00
Mortgage loans repaid.....	600 00	Interest on borrowed money.....	284 50
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	2,300 00	chargeable to borrowers).....	171 66
Stock loans repaid.....	1,380 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$275.00; auditors, \$12.00..	287 00
shares	475 00	Rent	48 00
Money borrowed	11,200 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	29 25
repaid	178 35	Filing annual report.....	1 00
		Cash in bank at end of year.....	93 47
Total receipts	\$42,201 16	Total disbursements	\$42,201 16

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 217; membership at end of year, 260. Borrowing members, 79, holding 506 shares; non-borrowing members, 181, holding 979 shares.

Shares in force at beginning of fiscal year, 1,257; shares issued during year, 464; shares canceled (matured, 37) during year, 236; shares in force at close of year, 1,485.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, 3-10 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BORDENTOWN BUILDING AND LOAN ASSOCIATION,
BORDENTOWN.

Incorporated March 9, 1880.

Commenced business March 15, 1880.

President, FREDERICK J. POTTER.

Secretary, WILLIAM H. WILSON.

Treasurer, JOSEPH F. COUGHLIN.

FINANCIAL CONDITION SEPTEMBER 19, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$146,215 00	Due installment shareholders—	
Loans on shares of association....	12,685 00	dues	\$134,580 00
Cash deposited in bank.....	4,499 48	Due installment shareholders—	
Installments due and unpaid.....	238 45	profits apportioned	29,720 70
Interest, premium and fines due		Surplus or undivided profits.....	88
and unpaid	30 96		
Interest, premiums and fines			
accrued	632 69		
Total assets	\$164,301 58	Total liabilities	\$164,301 58

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 19, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,500 00
year	\$2,282 63	Loaned on shares.....	6,225 00
Dues on installment shares.....	23,700 94	Dues repaid on withdrawal.....	3,057 00
Interest	7,097 46	Profits or interest on withdrawal.	421 68
Installment premiums	230 42	Matured shares	18,227 30
Fines	110 21	Borrowed money	3,420 00
Admission or membership fees....	21 80	Interest on borrowed money.....	21 91
Mortgage loans repaid.....	3,700 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers	415 00
tured shares	4,900 00	Rent	12 00
Stock loans repaid.....	350 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	20 20
shares	2,000 00	Safe deposit box rent.....	12 00
Money borrowed	3,420 00	Filing annual report.....	1 00
Taxes, insurance, etc., advanced,		Cash short	1 00
repaid	19 60	Cash in bank at end of year.....	4,499 48
Cash over	51		
Total receipts	\$47,833 57	Total disbursements	\$47,833 57

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 299; membership at end of year, 311. Borrowing
members, 135, holding 1,095 shares; non-borrowing members, 176, holding 807 shares.

Shares in force at beginning of fiscal year, 1,829; shares issued during year, 218; shares
canceled (matured, none) during year, 145; shares in force at close of year, 1,902.

Interest charged borrowing members during year, 4½ per cent. Average rate of premium
on loans granted during the year: on real estate loans, 7-50 per cent. per annum; on stock
(book) loans, 17-100 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION OF MOUNT HOLLY, MOUNT HOLLY.

Incorporated February 1, 1862.

Commenced business March, 1862.

President, RICHARD H. PARSONS.

Secretary, FRANKLIN B. LEVIS.

Treasurer, EDWARD B. JONES.

FINANCIAL CONDITION MARCH 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$40,300 00	Due installment shareholders—	
Cash deposited in bank.....	94 56	dues	\$32,022 00
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		profits apportioned	6,161 52
due association	725 00	Due installment shareholders—	
Installments due and unpaid.....	377 65	advance payments	7 50
Interest and fines due and unpaid	342 25	Borrowed money	3,000 00
Taxes, insurance, etc., advanced		Interest accrued on borrowed	
for borrowers	29 96	money	30 00
Interest accrued	201 50	Surplus or undivided profits.....	349 90
Total assets	\$42,070 92	Total liabilities	\$42,070 92

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$2,300 00
year	\$527 52	Dues repaid on withdrawal.....	1,977 00
Dues on installment shares.....	7,185 50	Profit or interest on withdrawal..	192 23
Interest	2,617 79	Matured shares	4,100 00
Gross premium	69 00	Borrowed money	5,300 00
Fines	13 35	Interest on borrowed money.....	311 35
Admission or membership fees...	74 50	Real estate acquired under fore-	
Rents	55 13	closure or in settlement of debts	
Mortgage loans repaid.....	3,200 00	due association	300 00
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	800 00	chargeable to borrowers).....	264 00
Mortgage loans canceled by fore-		Salaries or other compensation of	
closure or deed.....	300 00	officers, \$315.00; auditors, \$10.00..	325 00
Real estate sold.....	385 00	Rent	18 00
Total receipts	\$15,227 79	Advertising, stationery, printing,	
		postage, light and fuel.....	13 65
		Filing annual report.....	1 00
		Safe deposit box rent.....	11 00
		Premium on officers' bonds.....	20 00
		Cash in bank at end of year.....	94 56
		Total disbursements	\$15,227 79

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 221; membership at end of year, 234. Borrowing members, 71, holding 393 shares; non-borrowing members, 163, holding 716 shares.

Shares in force at beginning of fiscal year, 1,085; shares issued during year, 149; shares canceled (matured, 41) during year, 125; shares in force at close of year, 1,109.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.

Admission fee charged, \$1.00 per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN SOCIETY OF NEW GRETN, NEW GRETN.

Incorporated March 7, 1889.

Commenced business March 18, 1889.

President, S. B. ALLEN.

Secretary, JOSEPH B. LAMSON.

Treasurer, HOWARD MATIHS.

FINANCIAL CONDITION FEBRUARY 25, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$37,500 00	Due installment shareholders—	
Loans on shares of association...	2,100 00	dues	\$32,596 50
Cash on hand.....	101 83	Due installment shareholders—	
Installments due and unpaid.....	218 63	profits apportioned	7,793 64
Interest, premium and fines due			
and unpaid	367 54		
Taxes, insurance, etc., advanced			
for borrowers	102 14		
Total assets	\$40,390 14	Total liabilities	\$40,390 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 25, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$2,500 00
year	\$893 52	Loaned on shares.....	2,100 00
Dues on installment shares.....	6,610 50	Dues repaid on withdrawal.....	3,753 00
Interest	2,286 75	Profits or interest on withdrawal.	1,616 27
Gross premium	280 21	Matured shares	416 00
Fines	107 53	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	400 00	chargeable to borrowers).....	291 75
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	400 00	rowers	81 68
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	96 32	officers, \$120.00; auditors, \$3.00;	
		clerks, \$10.00	133 00
		Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	14 30
		State examination and filing an-	
		nual report and affidavits.....	22 50
		Premium on officers' bonds.....	7 50
		Safe	25 00
		Cash on hand at end of year.....	101 83
Total receipts	\$11,074 83	Total disbursements	\$11,074 83

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 167; membership at end of year, 169. Borrowing members, 77, holding 422 shares; non-borrowing members, 92, holding 642 shares.

Shares in force at beginning of fiscal year, 975; shares issued during year, 156; shares canceled (matured, 4) during year, 67; shares in force at close of year, 1,064.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CINNAMINSON BUILDING AND LOAN ASSOCIATION,
RIVERTON.

Incorporated October 1, 1878. Commenced business October 14, 1878.

President, J. OTTO THELOW.

Secretary, JOSEPH H. SMITH.

Treasurer, H. B. LIPPINCOTT.

FINANCIAL CONDITION OCTOBER 10, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$276,450 00	Due installment shareholders—	
Loans on shares of association...	43,350 00	dues	\$241,746 00
Cash deposited in bank.....	79 40	Due installment shareholders—	
Real estate sold under contract...	3,850 00	profits apportioned	83,178 82
Furniture and fixtures.....	10 00	Due installment shareholders—	
Installments due and unpaid.....	468 50	advance payments	163 98
Interest and fines due and unpaid	1,763 55	Borrowed money	900 00
Bills receivable	26 50	Surplus or undivided profits.....	9 15
Total assets	\$325,997 95	Total liabilities	\$325,997 95

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 10, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$59,450 00
year	\$2,586 85	Loaned on shares.....	16,700 00
Dues on installment shares.....	53,004 23	Dues repaid on withdrawal.....	19,029 15
Interest	17,598 52	Profits or interest on withdrawal.	3,547 59
Gross premium	537 80	Matured shares	26,900 00
Fines	358 44	Borrowed money	8,700 00
Admission or membership fees...	205 25	Interest on borrowed money.....	64 41
Rents	457 25	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	27,300 00	rowers and on real estate sold	
Mortgage loans canceled by ma-		under contract	32 25
tured shares	7,600 00	Salaries or other compensation of	
Stock loans repaid.....	5,800 00	officers	761 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	10,300 00	postage, light and fuel.....	65 05
Money borrowed	9,600 00	Filing annual report	1 00
Insurance, etc., advanced, repaid	32 25	Safe deposit box rent.....	30 00
Forfeited stock	12 50	Overpaid dues repaid.....	5 24
Total receipts	\$135,393 09	National League dues.....	5 00
		Premium on officers' bonds.....	23 00
		Cash in bank at end of year.....	79 40
		Total disbursements	\$135,393 09

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 494; membership at end of year, 515. Borrowing members, 207, holding 2,361 shares; non-borrowing members, 308, holding 1,849 shares.

Shares in force at beginning of fiscal year, 3,881; shares issued during year, 821; shares canceled (matured, 134%) during year, 492; shares in force at close of year, 4,210.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CITY OF BURLINGTON LOAN AND BUILDING ASSOCIATION,
BURLINGTON.

Incorporated March 16, 1868.

Commenced business March, 1868.

President, JOHN H. FENNIMORE.

Secretary, GEORGE A. ALLINSON.

Treasurer, CHARLES H. DUNCAN, JR.

FINANCIAL CONDITION MARCH 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$172,125 00	Due installment shareholders—	
Loans on shares of association....	6,902 00	dues	\$161,732 00
Loans on other securities.....	5,000 00	Due installment shareholders—	
Cash deposited in bank.....	9,802 72	profits apportioned	37,216 70
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	372 65
due association	1,000 00		
Furniture and fixtures.....	25 00		
Installments due and unpaid.....	1,259 00		
Interest and fines due and unpaid	3,100 23		
Taxes, insurance, etc., advanced			
for borrowers	107 40		
Total assets	\$199,321 35	Total liabilities	\$199,321 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$34,400 00
year	\$11,919 81	Loaned on shares.....	4,475 00
Dues on installment shares.....	35,304 00	Dues repaid on withdrawal.....	10,181 00
Interest	9,627 28	Profits or interest on withdrawal.	810 83
Fines	182 66	Matured shares	13,600 00
Admission or membership fees...	47 30	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	9,500 00	rowers	90 93
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	2,600 00	officers, \$430.00; auditors, \$15.00.	445 00
Stock loans repaid.....	1,636 00	Rent	30 00
Other loans repaid.....	3,000 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	54 20
repaid	103 63	Messenger	5 00
Total receipts	\$73,920 68	Premium on officers' bonds.....	25 00
		Filing annual report	1 00
		Cash in bank at end of year.....	9,802 72
		Total disbursements	\$73,920 68

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 449; membership at end of year, 462. Borrowing members, 160, holding 887 shares; non-borrowing members, 302, holding 1,977 shares.

Shares in force at beginning of fiscal year, 2,721; shares issued during year, 473; shares canceled (matured, 68) during year, 330; shares in force at close of year, 2,864.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

DELANCO BUILDING AND LOAN ASSOCIATION,
DELANCO.

Incorporated May 9, 1890.

Commenced business May 19, 1890.

President, J. B. CARTER.

Secretary, J. W. HANSELL.

Treasurer, A. C. RIDGWAY.

FINANCIAL CONDITION MAY 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgage (first liens)..	\$138,060 00	Due installment shareholders—	
Loans on shares of association...	17,730 00	dues	\$131,748 00
Cash deposited in bank.....	12,515 39	Due installment shareholders—	
Installments due and unpaid.....	673 37	profits apportioned	37,263 00
Interest, premium and fines due		Due installment shareholders—	
and unpaid	121 74	advance payments	86 79
		Surplus or undivided profits.....	2 71
Total assets	\$169,100 50	Total liabilities	\$169,100 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,025 00
year	\$3,682 01	Loaned on shares.....	6,045 00
Dues on installment shares.....	29,316 07	Dues repaid on withdrawal.....	4,708 00
Interest	9,165 83	Profits or interest on withdrawal.	356 46
Installment premiums	917 64	Matured shares	15,000 00
Fines	593 75	Taxes, insurance, etc., for bor-	
Admission or membership fees...	98 25	rowers	4 45
Mortgage loans repaid.....	5,105 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$325.00; auditors, \$27.50..	352 50
tured shares	2,700 00	Rent	6 00
Stock loans repaid.....	3,482 84	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	35 75
shares	3,000 00	State examination and filing an-	
Taxes, insurance, etc., advanced,		nual report	21 00
repaid	11 00	Premium on officers' bonds.....	24 00
Discount on withdrawals.....	17 26	Miscellaneous	1 15
		Cash in bank at end of year.....	12,515 39
Total receipts	\$58,094 70	Total disbursement	\$58,094 70

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 290; membership at end of year, 324. Borrowing
members, 138, holding 1,230 shares; non-borrowing members, 186, holding 1,102 shares.

Shares in force at beginning of fiscal year, 2,166; shares issued during year, 393; shares
canceled (matured, 75) during year, 227; shares in force at close of year, 2,332.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, ½ per cent. if no
notice.

Foreclosures during year, none.

FARMERS' AND MECHANICS' BUILDING AND LOAN ASSOCIATION,
BURLINGTON.

Incorporated April 1, 1871.

Commenced business April 1, 1871.

President, JOSEPH P. WOOLMAN.

Secretary, HENRY S. HAINES.

Treasurer, I. SNOWDEN HAINES.

FINANCIAL CONDITION MARCH 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$132,631 41	Due installment shareholders—	
Loans on shares of association....	6,915 34	dues	\$127,104 00
Cash deposited in bank.....	6,606 67	Due installment shareholders—	
Real estate sold under contract..	8,694 08	profits apportioned	28,880 69
Furniture and fixtures.....	45 00	Due installment shareholders—	
Installments due and unpaid.....	1,306 66	advance payments	743 41
Interest due and unpaid.....	622 29	Due on shares lapsed or forfeited	105 75
Taxes, insurance, etc., advanced			
for borrowers	12 00		
Membership fees	40		
Total assets	\$156,833 85	Total liabilities	\$156,833 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$21,817 33
year	\$2,321 54	Loaned on shares.....	4,890 00
Dues on installment shares.....	30,608 82	Dues repaid on withdrawal.....	5,805 34
Interest	8,280 73	Profits or interest on withdrawal.	319 22
Fines	200 17	Matured shares	19,600 00
Admission or membership fees....	66 58	Borrowed money	15,700 00
Mortgage loans repaid.....	4,860 34	Interest on borrowed money.....	104 35
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	5,600 00	rowers and on real estate sold	
Stock loans repaid.....	930 00	under contract	50 00
Stock loans canceled by matured		Salaries or other compensation of	
shares	5,450 00	officers, \$375.00; auditors, \$15.00..	390 00
Real estate sold	1,466 96	Rent	30 00
Money borrowed	15,700 00	Advertising, stationery, printing,	
		postage, light and fuel.....	77 30
		Advanced interest repaid.....	53 23
		Premium on officers' bonds.....	22 50
		Attorney's fees	18 20
		Filing annual report.....	1 00
		Cash in bank at end of year.....	6,606 67
Total receipts	\$75,485 14	Total disbursements	\$75,485 14

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 369; membership at end of year, 414. Borrowing members, 165, holding 994 $\frac{1}{4}$ shares; non-borrowing members, 249, holding 1,441 $\frac{1}{4}$ shares.

Shares in force at beginning of fiscal year, 2,082 $\frac{1}{4}$; shares issued during year, 651 $\frac{1}{4}$; shares canceled (matured, 98) during year, 298; shares in force at close of year, 2,436.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FLORENCE BUILDING AND LOAN ASSOCIATION,
FLORENCE.

Incorporated April, 1882.

Commenced business April, 1882.

President, WALLACE FEWKES.*Secretary*, WILLIAM H. BODINE.*Treasurer*, ALBURNES S. BULLOCK.

FINANCIAL CONDITION MARCH 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$101,500 00	Due installment shareholders— dues	\$75,792 00
Loans on shares of association....	3,700 00	Due installment shareholders— profits apportioned	21,262 15
Cash deposited in bank.....	312 74	Due installment shareholders— advance payments	3 42
Installments due and unpaid.....	143 19	Due shareholders—matured shares	5,900 00
Interest and fines due and unpaid	115 22	Borrowed money	2,900 00
Taxes, insurance, etc., advanced for borrowers	61 42		
Safe	25 00		
Total assets	\$105,857 57	Total liabilities	\$105,857 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of of year	\$848 77	Loaned on mortgages.....	\$18,850 00
Dues on installment shares.....	17,177 35	Loaned on shares.....	450 00
Interest	5,820 42	Dues repaid on withdrawal.....	3,490 00
Gross premium	339 00	Profits or interest on withdrawal.	374 18
Fines	84 25	Borrowed money	2,600 00
Mortgage loans repaid.....	2,200 00	Interest on borrowed money.....	435 00
Stock loans repaid.....	200 00	Taxes, insurance, etc., for bor- rowers	1,211 03
Taxes, insurance, etc., advanced, repaid	1,315 46	Salaries or other compensation of officers, \$185.00; auditors, \$15.00.	200 00
		Rent	15 00
		Advertising, stationery, printing, postage, light and fuel.....	15 75
		Safe and carting.....	31 55
		Cash in bank at end of year.....	312 74
Total receipts	\$27,985 25	Total disbursements	\$27,985 25

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 192; membership at end of year, 214. Borrowing members, 104, holding 645 shares; non-borrowing members, 110, holding 719 shares.

Shares in force at beginning of fiscal year, 1,170; shares issued during year, 304; shares canceled (matured, none) during year, 110; shares in force at close of year, 1,364.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

INDUSTRY BUILDING AND LOAN ASSOCIATION,
MOUNT HOLLY.

Incorporated April 2, 1874.

Commenced business April 27, 1874.

President, HENRY C. BUCKLEY.*Secretary*, GEORGE M. HILLMAN.*Treasurer*, EDWARD B. JONES.

FINANCIAL CONDITION APRIL 24, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$69,950 00	Due installment shareholders— dues	\$54,198 50
Loans on mortgages (other than first liens)	1,500 00	Due installment shareholders— profits apportioned	10,999 16
Loans on shares of association ..	1,200 00	Due installment shareholders— advance payments	103 06
Cash on hand	127 13	Borrowed money	8,900 00
Installments due and unpaid	538 74	Interest on borrowed money	103 00
Interest and fines due and unpaid	698 41	Surplus or undivided profits	66 06
Taxes, insurance, etc., advanced for borrowers	52 00		
Interest accrued	303 50		
Total assets	\$74,369 78	Total liabilities	\$74,369 78

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 24, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$11,068 68	Loaned on mortgages	\$8,500 00
Interest	4,964 45	Loaned on shares	200 00
Gross premium	150 00	Dues repaid on withdrawal	7,725 00
Fines	279 67	Profits or interest on withdrawal.	1,364 42
Admission or membership fees ..	102 50	Matured shares	10,700 00
Mortgage loans repaid	7,300 00	Borrowed money	18,700 00
Mortgage loans canceled by ma- tured shares	2,500 00	Interest on borrowed money	491 20
Money borrowed	22,800 00	Taxes, repairs and insurance (not chargeable to borrowers)	656 94
Taxes, insurance, etc., advanced, repaid	77 74	Taxes, insurance, etc., for bor- rowers	61 20
Insurance policy canceled	6 32	Salaries or other compensation of officers, \$550.00; directors, \$43.- 50; auditors, \$65.50	459 00
Surety bond of former treasurer ..	2,500 00	Rent	18 00
Sundry credits on account shortage former treasurer	146 75	Advertising, stationery, printing, postage, light and fuel	28 20
		Paid overdraft caused by defal- cations of former treasurer	2,642 90
		State examination and filing an- nual report	21 00
		Premium on officers' bonds	14 00
		Safe deposit box rent	15 00
		Water rent	8 62
		Payments received by former treasurer, not accounted for	163 50
		Cash on hand at end of year	127 13
Total receipts	\$51,896 11	Total disbursements	\$51,896 11

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 199; membership at end of year, 181. Borrowing members, 79, holding 752 shares; non-borrowing members, 102, holding 846 shares.

Shares in force at beginning of fiscal year, 1,710; shares issued during year, 205; shares canceled (matured, 107) during year, 317; shares in force at close of year, 1,598.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MOORESTOWN BUILDING AND LOAN ASSOCIATION,
MOORESTOWN.

Incorporated December 29, 1891. Commenced business December 14, 1891.

President, WILLIAM R. LIPPINCOTT.

Secretary, L. HARTMAN BURR.

Treasurer, JOSEPH LIPPINCOTT.

FINANCIAL CONDITION NOVEMBER 14, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$42,080 15	Due installment shareholders—	
Loans on shares of association....	5,480 00	dues	\$46,200 00
Cash deposited in bank.....	6,580 91	Due installment shareholders—	
Installments due and unpaid.....	15 00	profits apportioned	7,930 44
		Due installment shareholders—	
		advanced payments	22 00
		Surplus or undivided profits.....	3 62
Total assets	\$54,156 06	Total liabilities	\$54,156 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 14, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,950 00
year	\$5,485 39	Loaned on shares.....	2,295 00
Dues on installment shares.....	10,693 00	Dues repaid on withdrawal.....	2,161 00
Interest	2,322 72	Profits or interest on withdrawal.	264 45
Fines	20 69	Matured shares	5,619 32
Mortgage loans repaid.....	3,400 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers	150 00
tured shares	5,500 00	Rent	15 00
Stock loans repaid.....	630 00	Advertising, stationery, printing,	
		postage, light and fuel.....	12 62
		Filing annual report and affidavit	1 50
		Cash short	2 00
		Cash in bank at end of year.....	6,580 91
Total receipts	\$28,051 80	Total disbursements	\$28,051 80

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable **monthly**.

Membership at beginning of fiscal year, 113; membership at end of year, 120. Borrowing members, 32, holding 369 shares; non-borrowing members, 88, holding 505 shares.

Shares in force at beginning of fiscal year, 860; shares issued during year, 91; shares canceled (matured, 28) during year, 77; shares in force at close of year, 874.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**PALMYRA BUILDING AND LOAN ASSOCIATION,
PALMYRA.**

Incorporated June 28, 1887.

Commenced business March 7, 1887.

*President, FRANCIS S. DAY.**Secretary, WILLIAM E. HIRES.**Treasurer, ALBERT N. STEWART.*

FINANCIAL CONDITION FEBRUARY 6, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$134,375 00	Due installment shareholders—	
Loans on shares of association ..	19,975 00	dues	\$136,548 00
Cash deposited in bank	12,326 79	Due installment shareholders—	
Saves	70 00	profits apportioned	31,382 71
Installments due and unpaid	1,168 60	Due installment shareholders—	
Interest, premium and fines due		advance payments	43 00
and unpaid	105 32	Surplus or undivided profits	47 00
Total assets	\$168,020 71	Total liabilities	\$168,020 71

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 6, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year		Loaned on mortgages	\$32,075 00
Dues on installment shares	\$7,969 12	Loaned on shares	7,025 00
Interest	30,906 02	Dues repaid on withdrawal	9,353 00
Installment premiums	9,037 81	Profits or interest on withdrawal.	992 50
Fines	139 45	Matured shares	9,800 00
Admission or membership fees ..	143 08	Borrowed money	4,000 00
Mortgage loans repaid	122 50	Interest on borrowed money	72 77
Mortgage loans canceled by matured shares	18,800 00	Salaries or other compensation of officers	375 00
Stock loans repaid	1,800 00	Rent	40 00
Stock loans canceled by matured shares	1,325 00	Advertising, stationery, printing, postage, light and fuel	47 42
Money borrowed	1,800 00	Filing annual report	1 00
Rebate on treasurer's bond	4,000 00	Moving safe	3 00
	1 50	Premium on officers' bonds	26 00
		Watchman	12 00
		Cash in bank at end of year	12,326 79
Total receipts	\$76,154 48	Total disbursements	\$76,154 48

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 477; membership at end of year, 506. Borrowing members, 165, holding 771½ shares; non-borrowing members, 341, holding 1,706¼ shares.

Shares in force at beginning of fiscal year, 2,305; shares issued during year, 450; shares canceled (matured, 49) during year, 277; shares in force at close of year, 2,478.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-50 per cent. per annum; on stock (book) loans, 9-50 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PEMBERTON BUILDING AND LOAN ASSOCIATION,
PEMBERTON.

Incorporated April 28, 1884.

Commenced business May 5, 1884.

President, LEON GOBLE.

Secretary, JAMES B. HANKINS.

Treasurer, WILLIAM H. BISHOP.

FINANCIAL CONDITION MARCH 24, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$55,350 00	Due installment shareholders—dues	\$64,212 00
Loans on shares of association....	1,020 00	Due installment shareholders—profits apportioned	17,025 41
Cash on hand.....	55 00	Due installment shareholders—advance payments	100 75
Cash deposited in bank.....	2,536 80	Due shareholders—matured shares	800 00
Real estate acquired under foreclosure or in settlement of debts due association	8,100 00	Surplus or undivided profits.....	520 31
Real estate sold under contract....	16,000 00	Admission fees	1,098 25
Installments due and unpaid.....	270 50		
Interest and fines due and unpaid	341 52		
Insurance, etc., advanced for borrowers	82 90		
Total assets	\$83,756 72	Total liabilities	\$83,756 72

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 24, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,260 71	Loaned on mortgages.....	\$9,350 00
Dues on installment shares.....	13,281 75	Loaned on shares.....	500 00
Interest	4,041 96	Loaned on real estate contract....	100 00
Gross premium	175 00	Dues repaid on withdrawal.....	1,194 50
Fines	52 35	Profits or interest on withdrawal.	414 99
Admission or membership fees....	149 75	Matured shares	6,150 00
Rents	1,038 00	Interest accrued on matured shares	44 34
Mortgage loans repaid.....	700 00	Borrowed money	1,000 00
Mortgage loans canceled by matured shares	950 00	Interest on borrowed money.....	26 67
Stock loans repaid.....	100 00	Taxes, repairs and insurance (not chargeable to borrowers).....	787 17
Real estate sold	1,000 00	Insurance, etc., for borrowers and on real estate sold under contract	35 10
Taxes, insurance, etc., advanced, repaid	15 00	Salaries or other compensation of officers, \$104.00; directors, \$55.00; auditors, \$6.00	465 00
		Rent	18 00
		Advertising, stationery, printing, postage, light and fuel.....	18 55
		Filing annual report and affidavit	1 50
		Admission fees returned.....	12 00
		Safe deposit box rent.....	3 00
		Commissions for collecting rent... ..	51 90
		Cash on hand and in bank at end of year	2,591 80
Total receipts	\$22,764 52	Total disbursements	\$22,764 52

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 175; membership at end of year, 177. Borrowing members, 57, holding 795½ shares; non-borrowing members, 120, holding 1,409 shares.

Shares in force at beginning of fiscal year, 1,990½; shares issued during year, 299½; shares canceled (matured, 57½) during year, 85½; shares in force at close of year, 2,204½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,
MOUNT HOLLY.

Incorporated August 4, 1883.

Commenced business August, 1883.

President, JOSEPH POWELL.

Secretary, CHARLES EWAN MERRITT.

Treasurer, EDWARD B. JONES.

FINANCIAL CONDITION NOVEMBER 10, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$29,800 00	Due installment shareholders—dues	\$32,098 50
Loans on shares of association....	150 00	Due installment shareholders—profits apportioned	3,527 19
Cash deposited in bank.....	1,728 25	Due shareholders—matured shares	4,800 00
Real estate acquired under foreclosure or in settlement of debts due association	592 00	Interest accrued on unpaid matured shares	65 00
Real estate sold under contract...	7,200 00	Surplus or undivided profits.....	126 26
Installments due and unpaid.....	407 42		
Interest and fines due and unpaid	595 82		
Taxes, insurance, etc., advanced for borrowers	143 46		
Total assets	\$40,616 95	Total liabilities	\$40,616 95

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 10, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$697 80	Loaned on mortgages.....	\$3,200 00
Dues on installment shares.....	5,849 50	Loaned on shares	150 00
Interest	2,100 50	Dues repaid on withdrawal.....	1,303 00
Gross premium	58 50	Profits or interest on withdrawal.	65 80
Fines	23 26	Prepaid or paid-up shares.....	11 50
Admission or membership fees....	131 00	Matured shares	5,300 00
Rents	173 00	Interest accrued on matured shares	194 00
Mortgage loans repaid.....	1,700 00	Borrowed money	3,500 00
Mortgage loans canceled by matured shares	1,700 00	Interest on borrowed money.....	43 41
Real estate sold.....	500 00	Taxes, repairs and insurance (not chargeable to borrowers).....	507 87
Money borrowed	3,500 00	Taxes, insurance, etc., for borrowers and on real estate sold under contract	23 95
Taxes, insurance, etc., advanced, repaid	9 10	Salaries or other compensation of officers, \$250.00; directors, \$23.50; auditors, \$10.00	283 50
		Rent	18 00
		Advertising, stationery, printing, postage, light and fuel.....	40 79
		Legal expenses	31 27
		Filing annual report.....	1 00
		Premium on officers' bonds.....	14 00
		Miscellaneous	26 32
		Cash in bank at end of year.....	1,728 25
Total receipts	\$16,442 66	Total disbursements	\$16,442 66

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 120; membership at end of year, 125. Borrowing members, 45, holding 332 shares; non-borrowing members, 80, holding 610 shares.

Shares in force at beginning of fiscal year, 900; shares issued during year, 131; shares canceled (matured, 53) during year, 98; shares in force at close of year, 942.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, \$1.00 per share. Withdrawal fee charged, none.

Foreclosures during year, none.

RIVERSIDE BUILDING AND LOAN ASSOCIATION,
RIVERSIDE.

Incorporated May 6, 1886.

Commenced business May 3, 1886.

President, XAVIER WALTER.

Secretary, WILLIAM L. BALLINGER.

Treasurer, CHARLES H. ZIEGLER.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$252,890 00	Due installment shareholders—	
Loans on shares of association....	21,979 65	dues	\$225,756 00
Cash deposited in bank.....	8,923 61	Due installment shareholders—	
Furniture and fixtures.....	50 00	profits apportioned	58,353 02
Installments due and unpaid.....	1,007 81	Due installment shareholders—	
Interest, premium and fines due		advance payments	234 61
and unpaid	504 81	Due for books, printing, etc.....	36 25
		Cash held for collateral.....	976 00
Total assets	\$285,355 88	Total liabilities	\$285,355 88

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$30,550 00
year	\$3,779 75	Loaned on shares.....	7,520 00
Dues on installment shares.....	51,408 19	Dues repaid on withdrawal.....	7,357 00
Interest	15,894 17	Profits or interest on withdrawal.	287 94
Installment premiums	960 48	Matured shares	38,664 60
Fines	515 35	Borrowed money	23,166 00
Admission or membership fees....	196 75	Interest on borrowed money.....	713 29
Mortgage loans repaid.....	9,810 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers	686 00
tured shares	7,600 00	Advertising, stationery, printing,	
Stock loans repaid.....	7,015 00	postage, light and fuel.....	36 25
Stock loans canceled by matured		Premium on officers' bonds.....	24 00
shares	4,275 00	Safe deposit box rent.....	25 00
Money borrowed	16,500 00	Filing annual report.....	1 00
		Cash in bank at end of year.....	8,923 61
Total receipts	\$117,954 69	Total disbursements	\$117,954 69

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 494; membership at end of year, 542. Borrowing
members, 224, holding 1,848 shares; non-borrowing members, 318, holding 2,280 shares.

Shares in force at beginning of fiscal year, 3,861; shares issued during year, 787; shares
canceled (matured, none) during year, 520; shares in force at close of year, 4,128.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock
(book) loans, 3-10 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WORKINGMEN'S CO-OPERATIVE LOAN ASSOCIATION,

MOORESTOWN.

Incorporated April 23, 1888. Commenced business February 27, 1888.

President, FREDERICK A. MEASEY.

Secretary, GILBERT AITKEN.

Treasurer, GEORGE W. HEATON.

FINANCIAL CONDITION FEBRUARY 27, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$128,610 00	Due installment shareholders--	
Loans on shares of association...	14,761 56	dues	\$110,676 00
Loans on other securities.....	500 00	Due installment shareholders--	
Cash deposited in bank.....	344 42	profits apportioned	28,436 67
Installments due and unpaid.....	1,086 65	Due installment shareholders--	
Interest and fines due and unpaid	656 66	advance payments	97 00
Interest accrued	23 84	Borrowed money	6,650 00
		Interest accrued on borrowed	
		money	121 78
		Cash over	1 68
Total assets	\$145,983 13	Total liabilities	\$145,983 13

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 27, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$36,700 00
year	\$150 23	Loaned on shares.....	8,246 56
Dues on installment shares.....	23,786 55	Dues repaid on withdrawal.....	3,203 50
Interest	7,885 13	Profits or interest on withdrawal.	210 93
Fines	212 43	Borrowed money	19,080 00
Admission or membership fees...	132 71	Interest on borrowed money.....	691 62
Mortgage loans repaid.....	12,900 00	Taxes, repairs and insurance (not	
Stock loans repaid.....	900 00	chargeable to borrowers).....	158 26
Real estate sold	3,322 60	Taxes, insurance, etc., for bor-	
Money borrowed	19,680 00	rowers	6 45
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	6 45	officers, \$260.00; auditors, \$6.00;	
Cash over	1 68	other office employees, \$12.00....	278 00
		Rent	15 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	22 09
		Premium on officers' bonds.....	15 00
		Filing annual report	1 00
		Interest refunded	4 95
		Cash in bank at end of year.....	344 42
Total receipts	\$68,977 78	Total disbursements	\$68,977 78

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 221; membership at end of year, 275. Borrowing members, 95, holding 975½ shares; non-borrowing members, 180, holding 1,004½ shares. Shares in force at beginning of fiscal year, 1,567; shares issued during year, 530¾; shares canceled (matured, none) during year, 117¾; shares in force at close of year, 1,980.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

AUDUBON BUILDING AND LOAN ASSOCIATION,
AUDUBON.

Incorporated August 10, 1904. Commenced business August 20, 1904.

President, GEORGE L. BROWN.

Secretary, JAMES W. DAVIS.

Treasurer, HARRY J. MACKINTOSH.

FINANCIAL CONDITION AUGUST 19, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$41,400 00	Due installment shareholders—	
Loans on shares of association...	5,455 00	dues	\$36,363 00
Cash deposited in bank.....	880 26	Due installment shareholders—	
Furniture and fixtures.....	25 00	profits apportioned	7,642 66
Installments due and unpaid.....	291 71	Due installment shareholders—	
Interest, premium and fines due		advance payments	71 00
and unpaid	42 68	Borrowed money	4,000 00
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	20 69
for borrowers	2 70		
Total assets	\$48,097 35	Total liabilities	\$48,097 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 19, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,500 00
year	\$0 46	Loaned on shares.....	2,625 00
Dues on installment shares.....	11,700 26	Dues repaid on withdrawal.....	5,448 50
Interest	2,934 15	Profits or interest on withdrawal.	251 94
Installment premiums	301 06	Borrowed money	12,477 69
Fines	94 15	Interest on borrowed money.....	449 74
Admission or membership fees...	19 58	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	6,700 00	rowers	2 70
Stock loans repaid.....	1,331 00	Salaries or other compensation of	
Money borrowed	9,800 00	officers, \$150.00; auditors, \$15.00.	165 00
		Rent	17 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	30 50
		Interest returned	3 33
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	8 00
		Cash in bank at end of year.....	880 26
Total receipts	\$32,880 66	Total disbursements	\$32,880 66

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 212; membership at end of year, 217. Borrow-
ing members, 60, holding 351¼ shares; non-borrowing members, 157, holding 599 shares.

Shares in force at beginning of fiscal year, 920¼; shares issued during year, 195¼; shares
canceled (matured, none) during year, 166; shares in force at close of year, 950¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 53-100 per cent, per annum; on
stock (book) loans, 13-25 per cent, annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**AVALON CITY BUILDING AND LOAN ASSOCIATION,
CAMDEN.**

Incorporated February 25, 1889. Commenced business March 25, 1889.

President, EDWARD L. SCHOLL.

Secretary, JOHN BAXTER.

Treasurer, EDWARD M. HARRIS.

FINANCIAL CONDITION MARCH 22, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$100,800 00	Due installment shareholders—	
Loans on shares of association...	16,350 00	dues	\$89,754 00
Cash on hand	06	Due installment shareholders—	
Cash deposited in bank.....	3,216 49	profits apportioned	26,208 55
Installments due and unpaid.....	456 00	Due installment shareholders—	
Interest premium and fines due	671 27	advance payments	46 90
and unpaid	15 63	Borrowed money	3,500 00
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	2,000 00
for borrowers			
Total assets	\$121,509 45	Total liabilities	\$121,509 45

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 22, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$35,300 00
year	\$2,025 46	Loaned on shares.....	4,300 00
Dues on installment shares.....	24,096 00	Dues repaid on withdrawal.....	5,061 00
Interest	6,570 58	Profits or interest on withdrawal.	269 58
Installment premiums	1,746 37	Matured shares	14,000 00
Fines	545 32	Borrowed money	1,500 00
Admission or membership fees...	70 35	Interest on borrowed money.....	75 05
Mortgage loans repaid.....	19,300 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	4,800 00	rowers	28 00
Money borrowed	5,000 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$260.00; auditors, \$10.00.	270 00
repaid	38 00	Rent	25 00
Total receipts	\$64,192 08	Advertising, stationery, printing,	
		postage, light and fuel.....	6 90
		Account of defalcation of former	
		director	119 00
		Filing annual report	1 00
		Premium on officers' bonds.....	20 00
		Cash in bank at end of year.....	3,216 55
Total receipts	\$64,192 08	Total disbursements	\$64,192 08

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 159; membership at end of year, 183. Borrowing members, 81, holding 942½ shares; non-borrowing members, 102, holding 1,062 shares.

Shares in force at beginning of fiscal year, 1,765½; shares issued during year, 464; shares canceled (matured, 70) during year, 225; shares ¾ in force at close of year, 2,004½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 89-100 per cent. per annum; on stock (book) loans, 1 14-25 per cent. per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BERLIN BUILDING AND LOAN ASSOCIATION, No. 3,
BERLIN.

Incorporated March 8, 1886.

Commenced business March 8, 1886.

President, FRANK O. STEM.

Secretary, HARRY Z. LEVICK.

Treasurer, LAWRENCE F. MULLER.

FINANCIAL CONDITION MARCH 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$124,000 00	Due installment shareholders—	
Loans on shares of association...	4,450 00	dues	\$101,112 00
Cash deposited in bank.....	2,467 62	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	30,990 25
closure or in settlement of debts		Due installment shareholders—	
due association	800 88	advance payments	265 00
Real estate sold under contract..	1,533 60	Unearned gross premiums.....	657 00
Furniture and fixtures.....	100 00	Borrowed money	1,000 00
Installments due and unpaid.....	333 00		
Interest and fines due and unpaid	314 65		
Taxes, insurance, etc., advanced			
for borrowers	24 50		
Total assets	\$134,024 25	Total liabilities	\$134,024 25

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$18,800 00
year	\$2,020 41	Loaned on shares.....	700 00
Dues on installment shares.....	25,180 00	Dues repaid on withdrawal.....	4,737 00
Interest	7,786 55	Profits or interest on withdrawal.	653 38
Gross premium	1,031 50	Matured shares	13,800 00
Fines	167 54	Borrowed money	10,000 00
Admission or membership fees....	85 75	Interest on borrowed money.....	46 82
Rents	42 00	Real estate acquired under fore-	
Mortgage loans repaid.....	5,100 00	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	660 28
tured shares	2,800 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by fore-		chargeable to borrowers).....	102 00
closure or deed.....	600 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	200 00	rowers and on real estate sold	
Real estate sold.....	36 00	under contract	55 15
Money borrowed	8,000 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$320.00; auditors, \$10.00;	
repaid	59 65	janitor, \$12.00	342 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	22 00
		Filing annual report.....	1 00
		Fire insurance repaid.....	722 15
		Cash in bank at end of year.....	2,467 62
Total receipts	\$53,109 40	Total disbursements	\$53,109 40

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 428; membership at end of year, 448. Borrowing members, 163, holding 722 shares; non-borrowing members, 285, holding 1,220 shares.

Shares in force at beginning of fiscal year, 1,829; shares issued during year, 347; shares canceled (matured, 69) during year, 234; shares in force at close of year, 1,942.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans 5 7-25 per cent.; on stock (book) loans, 5 7-25 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

BISHOP BAYLEY BUILDING AND LOAN ASSOCIATION, No. 2,
CAMDEN.

Incorporated March 2, 1880. Commenced business March 29, 1880.

President, FRANCIS X. O'BRIEN.

Secretary, JOHN S. O'HANLON.

Treasurer, JOHN A. RYAN.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$273,200 00	Due installment shareholders—	
Loans on shares of association ..	11,200 00	dues	\$240,255 00
Cash deposited in bank	13,438 01	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	62,095 63
closure or in settlement of debts		Due installment shareholders—	
due association	1,500 00	advance payments	67 25
Installments due and unpaid	2,693 92	Contingent Fund	402 58
Interest and fines due and unpaid	509 48		
Taxes, insurance, etc., advanced			
for borrowers	279 05		
Total assets	\$302,820 46	Total liabilities	\$302,820 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$58,050 00
year	\$189 98	Loaned on shares	5,725 00
Dues on installment shares	50,678 30	Dues repaid on withdrawal	13,285 75
Interest	16,485 08	Profits or interest on withdrawal	1,237 22
Installment premiums	4 69	Matured shares	16,807 80
Fines	298 98	Interest accrued on matured	
Admission or membership fees	109 45	shares	120 00
Rents	39 90	Borrowed money	5,000 00
Mortgage loans repaid	29,550 00	Interest on borrowed money	26 32
Mortgage loans canceled by ma-		Real estate acquired under fore-	
tured shares	14,800 00	closure or in settlement of debts	
Stock loans repaid	675 00	due association	1,350 00
Money borrowed	3,500 00	Taxes, repairs and insurance (not	
Taxes, insurance, etc., advanced,		chargeable to borrowers)	379 26
repaid	151 41	Taxes, insurance, etc., for bor-	
On account of foreclosure	121 31	rowers	95 18
Miscellaneous	121 69	Salaries or other compensation of	
		officers, \$775.00; auditors, \$30.00 ..	805 00
		Rent	50 00
		Advertising, stationery, printing,	
		postage, light and fuel	47 55
		Filing annual report	1 00
		Premium on officers' bonds	25 00
		Foreclosure expenses	195 75
		Miscellaneous	86 95
		Cash in bank at end of year	13,438 01
Total receipts	\$116,725 79	Total disbursements	\$116,725 79

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 841; membership at end of year, 879. Borrowing members, 331, holding 1,541 shares; non-borrowing members, 548, holding 2,502¼ shares.

Shares in force at beginning of fiscal year, 3,861½; shares issued during year, 550¼; shares canceled (matured, 74½) during year, 368½; shares in force at close of year, 4,043¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: none.

Admission fee charged, 20 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

**BLACKWOOD BUILDING AND LOAN ASSOCIATION,
BLACKWOOD.**

Incorporated July 27, 1904.

Commenced business July 1, 1904.

*President, J. FRANK BREWER.**Secretary, C. G. HAGERMAN.**Treasurer, E. FRANK PINE.*

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$28,500 00	Due installment shareholders—	
Loans on shares of association ..	100 00	dues	\$21,782 50
Cash deposited in bank	1,248 95	Due installment shareholders—	
Furniture and fixtures	19 56	profits apportioned	3,590 16
Installments due and unpaid	40 75	Due installment shareholders—	
Interest, premium and fines due		advance payments	85 00
and unpaid	57 47	Borrowed money	4,500 00
		Surplus or undivided profits	9 07
Total assets	\$29,966 73	Total liabilities	\$29,966 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$10,300 00
year	\$1,027 76	Dues repaid on withdrawal	947 60
Dues on installment shares	7,047 40	Profits or interest on withdrawal ..	65 69
Interest	1,508 93	Borrowed money	11,000 00
Installment premiums	155 53	Interest on borrowed money	243 33
Fines	57 80	Salaries or other compensation of	
Admission or membership fees ..	57 00	officers	75 00
Mortgage loans repaid	1,000 00	Rent	9 00
Stock loans repaid	75 00	Advertising, stationery, printing,	
Money borrowed	13,000 00	postage, light and fuel	18 35
		State examination and filing an-	
		nual report	21 00
		Premium returned	50
		Cash in bank at end of year	1,248 95
Total receipts	\$23,929 42	Total disbursements	\$23,929 42

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 83; membership at end of year, 130. Borrowing members, 30, holding 174½ shares; non-borrowing members, 100, holding 486½ shares.

Shares in force at beginning of fiscal year, 475; shares issued during year, 228; shares canceled (matured, none) during year, 42; shares in force at close of year, 661.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BROADWAY BUILDING AND LOAN ASSOCIATION,*
CAMDEN.

Incorporated December 10, 1873. Commenced business December, 1873.

President, W. S. MELEY.

Secretary, T. YORKE SMITH.

Treasurer, GEORGE B. TAYLOR.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$77,540 00	Due installment shareholders—	
Loans on shares of association...	7,370 00	dues	\$79,752 50
Cash deposited in bank.....	7,593 85	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	22,960 70
closure or in settlement of debts		Due installment shareholders—	
due association	55 00	advance payments	96 88
Real estate sold under contract...	14,478 91	Surplus or undivided profits.....	28 71
Installments due and unpaid.....	942 19	Contingent account	5,250 00
Interest and fines due and unpaid	102 84		
Taxes, insurance, etc., advanced			
for borrowers	6 00		
Total assets	\$108,088 79	Total liabilities	\$108,088 79

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,595 48
year	\$7,462 83	Loaned on shares.....	2,645 00
Dues on installment shares.....	18,363 94	Dues repaid on withdrawal.....	10,495 00
Interest	5,931 03	Profits or interest on withdrawal.	2,378 67
Installment premiums	148 09	Matured shares	9,505 22
Fines	69 30	Taxes, repairs and insurance (not	
Admission or membership fees...	59 90	chargeable to borrowers).....	48 80
Mortgage loans repaid.....	7,805 48	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers and on real estate sold	
tured shares	2,100 00	under contract	24 13
Stock loans repaid.....	1,390 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$425.00; auditors, \$20.00;	
shares	1,160 00	clerks, \$25.00; other office em-	
Real estate sold	7,927 00	ployes, \$100.00	570 00
Taxes, insurance, etc., advanced,		Rent	24 00
repaid	24 13	Advertising, stationery, printing,	
Suspense account	600 00	postage, light and fuel.....	52 60
Cash over	1 00	Premium on officers' bonds.....	20 00
		Filing annual report	1 00
		Legal expenses	82 65
		Miscellaneous	6 30
		Cash in bank at end of year.....	7,593 85
Total receipts	\$53,042 70	Total disbursements	\$53,042 70

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 189; membership at end of year, 188. Borrowing members, 74, holding 618½ shares; non-borrowing members, 114, holding 812½ shares.

Shares in force at beginning of fiscal year, 1,441½; shares issued during year, 241½; shares canceled (matured, 47½) during year, 252; shares in force at close of year, 1,430½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

*Name changed from Artisans' Building and Loan Association.

BROTHERHOOD BUILDING AND HOMESTEAD ASSOCIATION,
CAMDEN.

Incorporated October 12, 1891. Commenced business January, 1892.

President, SAMUEL D. CRAFT.

Secretary, FRANCIS WARREN.

Treasurer, HARRY BAUMGARTNER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$99,800 00	Due installment shareholders—	
Loans on shares of association...	6,030 00	dues	\$94,194 00
Cash deposited in bank.....	10,426 72	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	24,959 00
closure or in settlement of debts		Due installment shareholders—	
due association	2,438 43	advance payments	75 60
Furniture and fixtures.....	32 81	Surplus or undivided profits.....	2 92
Installments due and unpaid.....	313 00		
Interest, premium and fines due			
and unpaid	190 56		
Total assets	\$119,231 52	Total liabilities	\$119,231 52

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,950 00
year	\$3,714 01	Loaned on shares.....	2,700 00
Dues on installment shares.....	21,178 00	Dues repaid on withdrawal.....	6,961 00
Interest	6,336 09	Profits or interest on withdrawal.	593 96
Installment premiums	215 16	Matured shares	6,631 30
Fines	493 75	Real estate acquired under fore-	
Admission or membership fees...	76 50	closure or in settlement of debts	
Rents	177 00	due association	1,020 47
Mortgage loans repaid.....	12,950 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by ma-		chargeable to borrowers).....	64 00
tured shares	800 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers	14 40
closure or deed.....	900 00	Salaries or other compensation of	
Stock loans repaid.....	695 00	officers, \$400.00; auditors, \$15.00	415 00
Stock loans canceled by matured		Rent	24 00
shares	200 00	Advertising, stationery, printing,	
Real estate sold.....	1,128 24	postage, light and fuel.....	56 94
Taxes, insurance, etc., advanced,		Filing annual report	1 00
repaid	14 40	Premium on officers' bonds.....	11 26
		Commissions on rent collected....	8 10
		Cash in bank at end of year.....	10,426 72
Total receipts	\$48,878 15	Total disbursements	\$48,878 15

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 330; membership at end of year, 344. Borrowing members, 111, holding 679 shares; non-borrowing members, 233, holding 934 shares.

Shares in force at beginning of fiscal year, 1,543; shares issued during year, 306; shares canceled (matured, 33) during year, 236; shares in force at close of year, 1,613.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-50 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

CAMDEN BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated August 14, 1867. Commenced business August 26, 1867.

President, EDWARD W. SHARP.

Secretary, HARVEY B. TYLER.

Treasurer, WILLIAM C. RIGGS.

FINANCIAL CONDITION JUNE 26, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$194,150 00	Due installment shareholders—	
Loans on shares of association...	8,400 00	dues	\$172,116 00
Cash deposited in bank.....	9,293 48	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	45,093 80
closure or in settlement of debts		Due installment shareholders—	
due association	3,000 00	advance payments	603 14
Real estate sold under contract..	2,200 00	Due on shares lapsed or for-	
Furniture and fixtures.....	160 00	feited	198 67
Installments due and unpaid.....	634 45		
Interest, premium and fines due			
and unpaid	148 68		
Stationery	25 00		
Total assets	\$218,011 61	Total liabilities	\$218,011 61

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 26, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$32,000 00
year	\$4,102 69	Loaned on shares.....	2,550 00
Dues on installment shares.....	32,889 05	Dues repaid on withdrawal.....	13,396 00
Interest	10,027 20	Profits or interest on withdrawal.	1,398 95
Installment premiums	508 34	Matured shares	36,476 44
Fines	226 15	Interest accrued on matured	
Admission or membership fees...	113 72	shares	118 53
Rents	448 00	Borrowed money	2,500 00
Mortgage loans repaid.....	23,900 00	Interest on borrowed money.....	2 62
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	18,900 00	chargeable to borrowers).....	298 41
Stock loans repaid.....	350 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$800.00; auditors, \$45.00	845 00
shares	2,700 00	Rent	48 00
Real estate sold.....	2,600 00	Advertising, stationery, printing,	
Money borrowed	2,500 00	postage, light and fuel.....	73 38
Premium on matured stock.....	16 00	Commission on sale of real es-	
Premium on insurance returned..	2 04	tate and collection of rent.....	56 40
Cash over	50	Filing annual report	1 00
		Premium on officers' bonds.....	17 00
		Advance payments returned.....	198 88
		Rent returned	9 60
		Cash in bank at end of year.....	9,293 48
Total receipts	\$99,283 69	Total disbursements	\$99,283 69

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 480; membership at end of year, 490. Borrow-
ing members, 200, holding 1,090¼ shares; non-borrowing members, 290, holding 1,543¾ shares.

Shares in force at beginning of fiscal year, 2,622; shares issued during year, 463½; shares
canceled (matured, 182) during year, 452; shares in force at close of year, 2,633½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-10 per cent. per annum; on stock
(book) loans, 9-10 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CAMDEN FIRST ITALIAN BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated December 7, 1906. Commenced business January 11, 1907.

President, ANTONIO MECCA.

Secretary, ELMER J. WALZ.

Treasurer, FRANK VIGGIANO.

FINANCIAL CONDITION DECEMBER 9, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$31,550 00	Due installment shareholders—	
Loans on shares of association....	2,210 00	dues	\$23,811 00
Cash deposited in bank.....	3 00	Due installment shareholders—	
Installments due and unpaid.....	217 00	profits apportioned	3,117 72
Interest and fines due and unpaid	46 95	Due installment shareholders—	
Pass books	27 77	advance payments	6 00
		Borrowed money	7,120 00
Total assets	\$34,054 72	Total liabilities	\$34,054 72

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 9, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$13,800 00
year	\$6 35	Loaned on shares.....	1,265 00
Dues on installment shares.....	10,769 49	Dues repaid on withdrawal.....	3,157 00
Interest	1,651 79	Profits or interest on withdrawal.	134 15
Installment premiums	94 23	Borrowed money	4,575 00
Fines	16 72	Interest on borrowed money.....	236 90
Admission or membership fees...	86 47	Salaries or other compensation of	
Mortgage loans repaid.....	1,350 00	officers, \$62.00; auditors, \$6.00...	68 00
Stock loans repaid.....	1,640 00	Advertising, stationery, printing,	
Money borrowed	7,650 00	postage, light and fuel.....	5 00
		State examination and filing an-	
		nuual report	21 00
		Cash in bank at end of year.....	3 00
Totals receipts	\$23,265 05	Total disbursements	\$23,265 05

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 123; membership at end of year, 170. Borrowing
members, 57, holding 296¼ shares; non-borrowing members, 113, holding 556 shares.

Shares in force at beginning of fiscal year, 634; shares issued during year, 343¼; shares
canceled (matured, none) during year, 125½; shares in force at close of year, 852¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CENTRAL BUILDING AND LOAN ASSOCIATION,

CAMDEN.

Incorporated February 20, 1900. Commenced business March 22, 1900.

President, HARRY L. SANDERS.

Secretary, ANTHONY J. OBERST.

Treasurer, BERNHARD F. SCHROEDER.

FINANCIAL CONDITION MARCH 23, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$148,600 00	Due installment shareholders—	
Loans on shares of association.....	12,200 00	dues	\$133,194 00
Cash deposited in bank.....	13,595 41	Due installment shareholders—	
Furniture and fixtures.....	215 00	profits apportioned	42,945 95
Installments due and unpaid.....	379 79	Due installment shareholders—	
Interest, premium and fines due		advance payments	89 00
and unpaid	394 36	Surplus or undivided profits.....	3 31
Interest, premium and fines			
accrued	847 70		
Total assets	\$176,232 26	Total liabilities	\$176,232 26

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 23, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$52,500 00
year	\$12,624 32	Loaned on shares.....	3,300 00
Dues on installment shares.....	23,522 62	Dues repaid on withdrawal.....	3,530 00
Interest	9,234 15	Profits or interest on withdrawal.	296 46
Installment premiums	949 26	Borrowed money	3,200 00
Fines	308 31	Interest on borrowed money.....	16 89
Admission or membership fees....	41 25	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	27,000 00	chargeable to borrowers).....	10 15
Stock loans repaid.....	100 00	Salaries or other compensation of	
Money borrowed	3,200 00	officers	473 00
Taxes, insurance, etc., advanced,		Rent	30 00
repaid	10 15	Advertising, stationery, printing,	
		postage, light and fuel.....	33 15
		Miscellaneous	5 00
		Cash in bank at end of year.....	13,595 41
Total receipts	\$76,990 06	Total disbursements	\$76,990 06

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 50 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 226; membership at end of year, 239. Borrowing members, 92, holding 944½ shares; non-borrowing members, 147, holding 984 shares.

Shares in force at beginning of fiscal year, 1,897; shares issued during year, 165; shares canceled (matured, none) during year, 133½; shares in force at close of year, 1,928½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ¼ per cent. per annum; on stock (book) loans, ½ per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

CITY BUILDING AND LOAN ASSOCIATION, No. 2,
CAMDEN.

Incorporated May 5, 1874.

Commenced business June 18, 1874.

President, STACY GAUNT.

Secretary, FRANK C. SAYES.

Treasurer, CONRAD F. AUSTERMUHL.

FINANCIAL CONDITION JUNE 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$215,950 00	Due installment shareholders—	
Loans on shares of association....	21,950 00	dues	\$214,992 00
Cash deposited in bank.....	22,185 86	Due installment shareholders—	
Real estate sold under contract....	13,400 00	profits apportioned	59,023 57
Installments due and unpaid.....	443 74	Due installment shareholders—	
Interest and fines due and unpaid	323 59	advance payments	236 75
		Surplus or undivided profits.....	87
Total assets	\$274,253 19	Total liabilities	\$274,253 19

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$38,250 00
year	\$15,553 59	Loaned on shares.....	7,750 00
Dues on installment shares.....	40,090 77	Dues repaid on withdrawal.....	14,224 50
Interest	14,784 16	Profits or interest on withdrawal.	3,681 16
Fines	213 73	Matured shares	1,250 00
Admission or membership fees....	72 47	Salaries or other compensation of	
Mortgage loans repaid.....	8,800 00	officers, \$700.00; auditors, \$15.00..	715 00-
Mortgage loans canceled by ma-		Rent	84 00-
tured shares	350 00	Advertising, stationery, printing,	
Stock loans repaid.....	5,250 00	postage, light and fuel.....	25 20-
Real estate sold.....	3,100 00	Premium on officers' bonds.....	28 00-
		State examination and filing an-	
		nual report	21 00-
		Cash in bank at end of year.....	22,185 86.
Total receipts	\$88,214 72	Total disbursements	\$88,214 72

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 560; membership at end of year, 561. Borrowing members, 215, holding 1,514½ shares; non-borrowing members, 346, holding 1,744½ shares.

Shares in force at beginning of fiscal year, 3,171½; shares issued during year, 289¾; shares canceled (matured, 6¼) during year, 202¼; shares in force at close of year, 3,259.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CLEMENTON BUILDING AND LOAN ASSOCIATION,
CLEMENTON.

Incorporated March 26, 1892.

Commenced business April 14, 1892.

President, W. C. HELWEG.

Secretary, JAMES W. DAVIS.

Treasurer, TIMOTHY S. FOX.

FINANCIAL CONDITION MARCH 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$93,000 03	Due installment shareholders— dues	\$81,402 00
Loans on shares of association..	7,144 60	Due installment shareholders— profits apportioned	24,915 18
Cash on hand	3 00	Due installment shareholders— advance payments	40 00
Cash deposited in bank.....	4,527 39	Surplus or undivided profits.....	142 21
Real estate sold under contract..	1,347 83		
Furniture and fixtures.....	25 00		
Installments due and unpaid.....	293 22		
Interest, premium and fines due and unpaid	89 21		
Taxes, insurance, etc., advanced for borrowers	69 11		
Total assets	\$106,499 39	Total liabilities	\$106,499 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be- ginning of year.....	\$1,199 20	Loaned on mortgages.....	\$19,600 00
Dues on installment shares.....	19,755 52	Loaned on shares.....	4,235 00
Interest	5,860 44	Dues repaid on withdrawal.....	4,168 50
Installment premiums	845 46	Profits or interest on withdrawal.	367 17
Fines	133 76	Matured shares	4,400 00
Admission or membership fees....	61 07	Borrowed money	5,200 00
Mortgage loans repaid.....	7,699 97	Interest on borrowed money.....	104 13
Stock loans repaid.....	1,075 00	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	64 10
Real estate sold.....	1,100 91	Salaries or other compensation of officers, \$240.00; auditors, \$15.00.	255 00
Money borrowed	5,200 00	Rent	18 00
Taxes, insurance, etc., advanced, repaid	10 00	Advertising, stationery, printing, postage, light and fuel.....	16 50
Foreclosure account	102 26	Fines returned	1 80
		State examination and filing an- nual report	21 00
		Premium on officers' bonds.....	12 00
		Cash on hand and in bank at end of year.....	4,530 39
Total receipts	\$43,092 59	Total disbursements	\$43,092 59

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 272; membership at end of year, 344. Borrow-
ing members, 105, holding 613¼ shares; non-borrowing members, 239, holding 975¾ shares.

Shares in force at beginning of fiscal year, 1,834½; shares issued during year, 407; shares
canceled (matured, 22) during year, 152½; shares in force at close of year, 1,689.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 69-100 per cent, per annum; on stock
(book) loans, 7-100 per cent, per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

COLLINGSWOOD BUILDING AND LOAN ASSOCIATION
COLLINGSWOOD.

Incorporated May 9, 1890.

Commenced business May 9, 1890.

*President, HARRY W. SMITH.**Secretary, GEORGE LIPPINCOTT.**Treasurer, ROBERT S. DUFF.*

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$129,130 00	Due installment shareholders— dues	\$108,787 20
Loans on mortgages (other than first liens)	400 00	Due installment shareholders— profits apportioned	24,370 46
Loans on shares of association...	12,314 00	Due installment shareholders— advance payments	1,103 34
Cash deposited in bank.....	1,439 83	Borrowed money	10,500 00
Furniture and fixtures.....	85 00	Surplus or undivided profits.....	4 98
Installments due and unpaid.....	659 91		
Interest, premium and fines due and unpaid	737 24		
Total assets	\$144,765 98	Total liabilities	\$144,765 98

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$20 82	Loaned on mortgages.....	\$52,780 00
Dues on installment shares.....	32,229 88	Loaned on shares.....	11,159 00
Interest	7,001 14	Dues repaid on withdrawal.....	8,688 40
Installment premiums	658 07	Profits or interest on withdrawal.	459 15
Fines	206 28	Matured shares	3,631 50
Admission or membership fees....	189 81	Borrowed money	16,600 00
Mortgage loans repaid.....	24,600 00	Interest on borrowed money.....	390 42
Mortgage loans canceled by ma- tured shares	600 00	Salaries or other compensation of officers, \$375.00; auditors, \$15.00; clerks, \$24.00	414 00
Stock loans repaid.....	8,072 00	Rent	75 00
Stock loans canceled by matured shares	600 00	Advertising, stationery, printing, postage, light and fuel.....	68 09
Money borrowed	22,300 00	Filing annual report.....	1 00
Over deposit	3 00	Fire insurance collected, repaid..	559 78
		Over deposit repaid.....	3 00
		Rebate on interest and premiums	3 30
		Foreclosure expense advanced....	186 03
		Notary fee	50
		Premium on officers' bonds.....	22 90
		Cash in bank at end of year.....	1,439 83
Total receipts	\$96,481 00	Total disbursements	\$96,481 00

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 322; membership at end of year, 363. Borrow-
ing members, 113, holding 1,240 shares; non-borrowing members, 250, holding 1,607½ shares.

Shares in force at beginning of fiscal year, 2,483; shares issued during year, 759; shares
canceled (matured, 18) during year, 394½; shares in force at close of year, 2,847½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

COUNTY BUILDING AND LOAN ASSOCIATION,

HADDONFIELD.

Incorporated January 2, 1906. Commenced business January 25, 1906.

President, FRANK C. SOMERS.

Secretary, EDWIN G. MIDDLETON.

Treasurer, B. F. WHITECAR.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$50,050 00	Due installment shareholders—	
Loans on shares of association...	1,800 00	dues	\$44,157 60
Loans on other securities.....	1,000 00	Due installment shareholders—	
Cash deposited in bank.....	314 89	profits apportioned	6,198 52
Furniture and fixtures.....	40 00	Due installment shareholders—	
Installments due and unpaid.....	699 09	advance payments	50 86
Interest, premium and fines due		Borrowed money	3,800 00
and unpaid	305 10	Surplus or undivided profits.....	2 10
Total assets	\$54,209 08	Total liabilities	\$54,209 08

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$18,200 00
year	\$1,079 83	Loaned on shares.....	1,300 00
Dues on installment shares.....	13,579 48	Dues repaid on withdrawal.....	2,035 99
Interest	2,878 69	Borrowed money	7,500 00
Installment premiums	7 07	Interest on borrowed money.....	224 27
Fines	197 64	Salaries or other compensation of	
Admission or membership fees...	19 30	officers, \$101.00; auditors, \$5.00..	106 00
Mortgage loans repaid.....	2,845 00	Rent	24 00
Stock loans repaid.....	450 00	Advertising, stationery, printing,	
Money borrowed	8,700 00	postage, light and fuel.....	17 50
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	10 00
		Interest on advance payments....	3 36
		Cash in bank at end of year.....	314 89
Total receipts	\$29,757 01	Total disbursements	\$29,757 01

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 145; membership at end of year, 149. Borrowing members, 38, holding 355½ shares; non-borrowing members, 111, holding 906 shares.

Shares in force at beginning of fiscal year, 1,164; shares issued during year, 193½; shares canceled (matured, none) during year, 96; shares in force at close of year, 1,261½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-50 per cent. per annum; on stock (book) loans, 3-50 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

DELAIR MUTUAL BUILDING AND LOAN ASSOCIATION,
DELAIR.

Incorporated January 22, 1908. Commenced business April 18, 1908.

President, SAMUEL H. DUNHAM.

Secretary, GEORGE W. LONG.

Treasurer, JAMES H. MANBECK.

FINANCIAL CONDITION MARCH 18, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$550 00	Due installment shareholders—	
Loans on shares of association...	400 00	dues	\$1,020 00
Cash on hand.....	66	Due installment shareholders—	
Installments due and unpaid.....	117 00	profits apportioned	66 73
Interest and fines due and unpaid	19 07		
Total assets	\$1,086 73	Total liabilities	\$1,086 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 18, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$122 62	Loaned on shares.....	\$325 00
Dues on installment shares.....	516 00	Dues repaid on withdrawal.....	398 00
Interest	40 25	Profits or interest on withdrawal.	6 12
Installment premiums	1 10	Advertising, stationery, printing, postage, light and fuel.....	9 00
Fines	14 56	State examination	10 00
Admission or membership fees....	6 25	Safe deposit box rent.....	2 00
Stock loans repaid.....	50 00	Cash on hand at end of year.....	66
Total receipts	\$750 78	Total disbursements	\$750 78

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 9; membership at end of year, 10. Borrowing members, 6, holding 35 shares; non-borrowing members, 4, holding 6 shares.

Shares in force at beginning of fiscal year, 38; shares issued during year, 25; shares canceled (matured, none) during year, 22; shares in force at close of year, 41.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

EAST SIDE BUILDING AND LOAN ASSOCIATION, CAMDEN.

Incorporated April 10, 1903.

Commenced business May 12, 1903.

President, JOHN CRAWFORD.

Secretary, JOHN E. CULLINGFORD.

Treasurer, SPENCER L. HAINES.

FINANCIAL CONDITION MAY 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$63,950 00	Due installment shareholders—	
Loans on shares of association ..	2,165 00	dues	\$66,030 00
Cash deposited in bank	13,017 57	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	15,887 38
closure or in settlement of debts		Due installment shareholders—	
due association	900 00	advance payments	160 00
Real estate sold under contract ..	1,300 00		
Furniture and fixtures	91 50		
Installments due and unpaid	168 74		
Interest, premium and fines due			
and unpaid	27 11		
Taxes, insurance, etc., advanced			
for borrowers	12 20		
Books and stationery	40 00		
Interest accrued	405 26		
Total assets	\$82,077 38	Total liabilities	\$82,077 38

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$12,900 00
year	\$757 79	Loaned on shares	680 00
Dues on installment shares	18,635 95	Dues repaid on withdrawal	4,283 10
Interest	3,996 99	Profits or interest on withdrawal.	512 64
Installment premiums	768 90	Real estate acquired under fore-	
Fines	135 72	closure or in settlement of debts	
Transfer fees	4 50	due association	783 40
Admission or membership fees ..	119 70	Taxes, insurance, etc., for bor-	
Mortgage loans repaid	7,000 00	rowers and on real estate sold	
Mortgage loans canceled by fore-		under contract	28 20
closure or deed	700 00	Salaries or other compensation of	
Stock loans repaid	630 00	officers, \$150.00; auditors, \$6.00;	
		clerks, \$15.00	171 00
		Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel	94 25
		Furniture and fixtures	46 50
		Premium on officers' bonds	10 00
		State examination and filing an-	
		ual report	21 00
		Foreclosure costs	189 89
		Cash in bank at end of year	13,017 57
Total receipts	\$32,749 55	Total disbursements	\$32,749 55

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$100.00. Installments, 50 cents and 25 cents, payable monthly.

Membership at beginning of fiscal year, 225; membership at end of year, 265. Borrow-
ing members, 63, holding 891 shares; non-borrowing members, 202, holding 2,047 shares.

Shares in force at beginning of fiscal year, 2,469; shares issued during year, 798; shares
canceled (matured, none) during year, 329; shares in force at close of year, 2,938.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1 1-5 per cent. per annum; on stock
(book) loans, 1 1-5 per cent. per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

ECONOMY BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated November 25, 1881. Commenced business January 23, 1882.

President, FITHIAN S. SIMMONS.

Secretary, JOHN J. BURLEIGH.

Treasurer, SECURITY TRUST COMPANY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$274,010 00	Due installment shareholders—	
Loans on shares of association ..	36,770 00	dues	\$272,581 80
Loans on other securities	18,000 00	Due installment shareholders—	
Cash deposited in bank	4,115 50	profits apportioned	75,101 51
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	119 16
due association	2,886 15	Surplus or undivided profits	49 12
Real estate sold under contract ..	11,350 00	Contingent fund	550 00
Installments due and unpaid	209 59		
Interest and fines due and unpaid	66 10		
Taxes, insurance, etc., advanced			
for borrowers	994 25		
Total assets	\$348,401 59	Total liabilities	\$348,401 59

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$49,950 00
year	\$25,919 91	Loaned on shares	17,095 00
Dues on installment shares	53,652 37	Dues repaid on withdrawal	37,902 70
Interest	19,830 60	Profits or interest on withdrawal.	14,103 65
Installment premiums	765 26	Matured shares	4,305 80
Fines	150 77	Real estate acquired under fore-	
Admission or membership fees ..	95 14	closure or in settlement of debts	
Rents	672 75	due association	3,726 15
Mortgage loans repaid	12,350 00	Other real estate	1,200 00
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	1,500 00	chargeable to borrowers)	260 93
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed	2,504 01	rowers and on real estate sold	
Stock loans repaid	8,930 00	under contract	3 75
Other loans repaid	5,000 00	Salaries or other compensation of	
Real estate sold	2,750 00	officers, \$950.00; auditors, \$30.00;	
Taxes, insurance, etc., advanced,		property committee, \$150.00	1,130 00
repaid	3 75	Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel	80 55
		Miscellaneous	33 05
		Premium on officers' bonds	60 00
		Advance interest refunded	4 00
		State examination and filing an-	
		ual report	21 00
		Commissions on rents collected	
		and sales of real estate	102 48
		Cash in bank at end of year	4,115 50
Total receipts	\$134,124 56	Total disbursements	\$134,124 56

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 475; membership at end of year, 477. Borrowing members, 120, holding 1,687½ shares; non-borrowing members, 357, holding 2,873¾ shares.

Shares in force at beginning of fiscal year, 4,414¾; shares issued during year, 634¾; shares canceled (matured, 21½) during year, 487¾; shares in force at close of year, 4,560¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

ENDOWMENT BUILDING AND LOAN ASSOCIATION,

CAMDEN.

Incorporated May 26, 1903.

Commenced business June 9, 1903.

President, W. LEONARD HURLEY.

Secretary, SPENCER L. HAINES.

Treasurer, CENTRAL TRUST COMPANY.

FINANCIAL CONDITION MAY 12, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$82,025 00	Due installment shareholders—	
Loans on shares of association....	6,128 00	dues	\$65,972 60
Cash deposited in bank.....	59 08	Due installment shareholders—	
Furniture and fixtures.....	50 00	profits apportioned	13,946 64
Installments due and unpaid.....	346 05	Due installment shareholders—	
Interest and fines due and unpaid	208 89	advance payments	138 55
Interest accrued	440 77	Borrowed money	9,200 00
Total assets	\$89,257 79	Total liabilities	\$89,257 79

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 12, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$26,225 00
year	\$30 33	Loaned on shares.....	1,615 00
Dues on installment shares.....	15,007 40	Dues repaid on withdrawal.....	4,319 50
Interest	4,749 66	Profits or interest on withdrawal	374 42
Fines	61 31	Borrowed money	13,400 00
Admission or membership fees....	36 78	Interest on borrowed money.....	370 99
Mortgage loans repaid.....	11,700 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	505 00	rowers	46 08
Money borrowed	14,800 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	350 00
repaid	46 08	Rent	30 00
Total receipts	\$46,936 56	Advertising, stationery, printing,	
		postage, light and fuel.....	112 49
		Premium on officers' bonds.....	13 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	59 08
		Total disbursements	\$46,936 56

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 203; membership at end of year, 215. Borrowing members, 82, holding 618½ shares; non-borrowing members, 133, holding 1,038½ shares.

Shares in force at beginning of fiscal year, 1,539; shares issued during year, 245; shares canceled (matured, none) during year 127; shares in force at close of year, 1,657.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

EXCELSIOR BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated July 29, 1870.

Commenced business July 29, 1870.

President, SILAS LETCHFORD.

Secretary, T. YORKE SMITH.

Treasurer, LEWIS Z. NOBLE.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$96,340 00	Due installment shareholders—	
Loans on shares of association ..	4,405 00	dues	\$83,125 50
Cash deposited in bank	6,236 34	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	34,722 31
closure or in settlement of debts		Due installment shareholders—	
due association	2,700 00	advance payments	189 02
Real estate sold under contract ..	8,075 00	Surplus or undivided profits	21 03
Installments due and unpaid	922 39	Contingent account	800 00
Interest, premium and fines due			
and unpaid	179 13		
Total assets	\$118,857 86	Total liabilities	\$118,857 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$20,300 00
year	\$478 75	Loaned on shares	1,460 00
Dues on installment shares	15,024 62	Dues repaid on withdrawal	6,447 50
Interest	6,836 57	Profits or interest on withdrawal ..	1,457 54
Installment premiums	814 50	Matured shares	408 50
Fines	84 76	Borrowed money	13,500 00
Admission or membership fees	72 50	Interest on borrowed money	334 67
Rents	273 60	Taxes, repairs and insurance (not	
Mortgage loans repaid	13,275 00	chargeable to borrowers)	17 00
Stock loans repaid	910 00	Taxes, insurance, etc., for bor-	
Money borrowed	13,000 00	rowers and on real estate sold	
Taxes, insurance, etc., advanced,		under contract	19 20
repaid	19 20	Salaries or other compensation of	
Cash over	08	officers, \$425.00; auditors, \$30.00;	
		clerks, \$12.00	467 00
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel	48 20
		Discount on advance payments	9 53
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds	25 00
		Incidentals	2 00
		Cash short	10
		Cash in bank at end of year	6,236 34
Total receipts	\$50,789 58	Total disbursements	\$50,789 58

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 50 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 220; membership at end of year, 248. Borrowing
members, 82, holding 871½ shares; non-borrowing members, 166, holding 1,308 shares.

Shares in force at beginning of fiscal year, 1,981¾; shares issued during year, 399; shares
canceled (matured, 2) during year, 201; shares in force at close of year, 2,179¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, 7-10 per cent. per annum.

Admission fee charged, 10 cents and 20 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FRANKLIN BUILDING AND LOAN ASSOCIATION, No. 3,

CAMDEN.

Incorporated September 22, 1873. Commenced business October 1, 1873.

President, STACY GAUNT.

Secretary, FRANK C. SAYRS.

Treasurer, CONRAD F. AUSTERMUHL.

FINANCIAL CONDITION SEPTEMBER 3, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$262,200 00	Due installment shareholders—	
Loans on shares of association....	9,450 00	dues	\$229,773 00
Cash deposited in bank.....	11,979 19	Due installment shareholders—	
Real estate sold under contract...	7,300 00	profits apportioned	62,409 11
Installments due and unpaid.....	894 71	Due installment shareholders—	
Interest and fines due and unpaid	744 78	advance payments	381 50
		Surplus or undivided profits.....	5 07
Total assets	\$292,568 68	Total liabilities	\$292,568 68

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 3, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$84 47	Loaned on mortgages.....	\$41,450 00
Dues on installment shares.....	46,882 76	Loaned on shares.....	4,400 00
Interest	16,811 00	Dues repaid on withdrawal.....	7,793 00
Fines	473 95	Profits or interest on withdrawal.	860 76
Admission or membership fees....	116 88	Matured shares	16,750 00
Mortgage loans repaid.....	21,900 00	Interest accrued on matured shares	165 00
Mortgage loans canceled by matured shares	4,750 00	Borrowed money	29,400 00
Stock loans repaid.....	4,750 00	Interest on borrowed money.....	601 11
Stock loans canceled by matured shares	1,000 00	Salaries or other compensation of officers, \$700.00; auditors, \$15.00	715 00
Real estate sold.....	1,600 00	Rent	84 00
Money borrowed	15,900 00	Advertising, stationery, printing, postage, light and fuel.....	24 00
Premium on matured stock.....	2 00	Premium on officers' bonds.....	28 00
		State examination and filing annual report	21 00
Total receipts	\$114,271 06	Cash in bank at end of year.....	11,979 19
		Total disbursements	\$114,271 06

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 696; membership at end of year, 722. Borrowing members, 267, holding 1,617½ shares; non-borrowing members, 455, holding 2,159½ shares.

Shares in force at beginning of fiscal year, 3,551; shares issued during year, 467¼; shares canceled (matured, 46%) during year, 241½; shares in force at close of year, 3,776¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FRATERNAL SOCIETIES BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated March 8, 1905.

Commenced business April, 1905.

President, JOSEPH E. NOWREY.

Secretary, FRANK W. TUSSEY.

Treasurer, CENTRAL TRUST COMPANY.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$63,900 00	Due installment shareholders—	
Loans on shares of association ..	5,695 00	dues	\$61,956 00
Cash deposited in bank	2,268 97	Due installment shareholders—	
Furniture and fixtures	15 00	profits apportioned	9,912 67
Installments due and unpaid	96 75	Due installment shareholders—	
Interest and fines due and unpaid	47 95	advance payments	155 00
Total assets	\$72,023 67	Total liabilities	\$72,023 67

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$25,900 00
year	\$67 02	Loaned on shares	1,875 00
Dues on installment shares	18,263 25	Dues repaid on withdrawal	2,973 00
Interest	3,913 04	Profits or interest on withdrawal.	132 62
Fines	50 46	Borrowed money	5,900 00
Admission or membership fees	97 50	Interest on borrowed money	72 53
Mortgage loans repaid	10,600 00	Salaries or other compensation of	
Stock loans repaid	490 00	officers, \$200.00; auditors, \$6.00..	206 00
Money borrowed	5,900 00	Rent	30 00
Total receipts	\$39,381 27	Advertising, stationery, printing,	
		postage, light and fuel	19 65
		Filing annual report	1 00
		Premium on officers' bond	2 50
		Cash in bank at end of year	2,268 97
		Total disbursements	\$39,381 27

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 155; membership at end of year, 196. Borrowing members, 53, holding 490½ shares; non-borrowing members, 143, holding 988 shares.

Shares in force at beginning of fiscal year, 1,176; shares issued during year, 373½; shares canceled (matured, none) during year, 71; shares in force at close of year, 1,478½.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FRIENDSHIP BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated December 7, 1909. Commenced business January 4, 1910.

President, ISRAEL WEITZMAN.

Secretary, SAMUEL HEINE.

Treasurer, HARRY NUROCK.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$2,800 00	Due installment shareholders—	
Cash deposited in bank	276 86	dues	\$2,904 00
Books and stationery	101 47	Due installment shareholders—	
		profits apportioned	145 00
		Surplus or undivided profits	33
		Due borrowers on account mort-	
		gage repaid	129 00
Total assets	\$3,178 33	Total Liabilities	\$3,178 33

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$3,041 00	Loaned on mortgages	\$2,800 00
Interest	91 11	Dues repaid on withdrawal	137 00
Installment premiums	8 72	Borrowed money	400 00
Fines	10 94	Interest on borrowed money	2 08
Admission or membership fees ..	78 25	Rent	11 00
Mortgage loans repaid	129 00	Advertising, stationery, printing,	
Money borrowed	400 00	postage, light and fuel	110 58
Committee fees	1 50	Incorporation fees	15 00
		Premium on officers' bonds	8 00
		Cash in bank at end of year	276 86
Total receipts	\$3,760 52	Total disbursements	\$3,760 52

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00 Installments, \$1.00, payable monthly.

Membership at end of year, 46. Borrowing members, 3, holding 14 shares; non-bor-
rowing members, 43, holding 270 shares.

Shares issued and in force at close of year, 284.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

GERMAN CENTENNIAL BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated April 25, 1876.

Commenced business April 13, 1876.

President, WILLIAM BARTELT.

Secretary, ANTHONY J. OBERST.

Treasurer, VALENTINE KISSLING.

FINANCIAL CONDITION APRIL 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$214,400 00	Due installment shareholders—	
Loans on shares of association...	6,300 00	dues	\$162,864 00
Cash deposited in bank.....	19 51	Due installment shareholders—	
Furniture and fixtures.....	150 00	profits apportioned	53,788 10
Installments due and unpaid.....	\$45 49	Due installment shareholders—	
Interest, premium and fines due		advance payments	50 26
and unpaid	898 82	Borrowed money	7,200 00
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	6 21
for borrowers	24 00		
Interest, premium and fines ac-			
crued	1,270 75		
Total assets	\$223,908 57	Total liabilities	\$223,908 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$29,100 00
year	\$21 15	Loaned on shares.....	3,100 00
Dues on installment shares.....	33,838 53	Dues repaid on withdrawal.....	5,545 50
Interest	13,850 53	Profits or interest on withdrawal.	766 62
Installment premiums	1,417 15	Matured shares	31,200 00
Fines	742 05	Borrowed money	22,500 00
Admission or membership fees...	80 25	Interest on borrowed money.....	453 75
Mortgage loans repaid.....	18,700 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$710.00; auditors, \$15.00;	
tured shares	12,700 00	clerks, \$66.00	791 00
Stock loans repaid	1,500 00	Rent	36 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	200 00	postage, light and fuel.....	48 10
Money borrowed	10,700 00	State examination	20 00
		State League dues	5 00
		Fines remitted	164 18
		Cash in bank at end of year.....	19 51
Total receipts	\$93,749 66	Total disbursements	\$93,749 66

Description, local. Plan, serial; premium plan. installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 401; membership at end of year, 369. Borrowing members, 95, holding 1,191½ shares; non-borrowing members, 274, holding 1,410 shares.

Shares in force at beginning of fiscal year, 2,554½; shares issued during year, 314½; shares canceled (matured, 156) during year, 267½; shares in force at close of year, 2,601½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ¾ per cent. per annum; on stock (book) loans, ¾ per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

GREATER CAMDEN BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated June 3, 1910.

Commenced business June 6, 1910.

President, ANTHONY KOBUS.

Secretary, ANTHONY J. OBERST.

Treasurer, B. B. DRAPER.

FINANCIAL CONDITION JUNE 12, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$18,500 00	Due installment shareholders—	
Cash deposited in bank.....	88 31	dues	\$17,895 00
Furniture and fixtures.....	90 00	Due installment shareholders—	
Installments due and unpaid.....	79 50	profits apportioned	969 92
Interest, premium and fines due		Due installment shareholders—	
and unpaid	41 27	advance payments	30 00
Interest, premium and fines		Surplus or undivided profits.....	11 84
accrued	107 68		
Total assets	\$18,906 76	Total liabilities	\$18,906 76

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 12, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$18,962 50	Loaned on mortgages.....	\$18,500 00
Interest	447 75	Dues repaid on withdrawal.....	1,117 00
Installment premiums	42 55	Borrowed money	2,100 00
Fines	135 52	Interest on borrowed money.....	4 96
Admission or membership fees....	427 25	Salaries or other compensation of	
Money borrowed	2,100 00	officers	125 00
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	101 30
		Incorporation expenses	30 00
		Premium on officers' bonds.....	10 00
		Miscellaneous expenses	3 00
		Cash in bank at end of year.....	88 31
Total receipts	\$22,115 57	Total disbursements	\$22,115 57

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 162. Borrowing members, 9, holding 102½ shares; non-borrowing members, 153, holding 1,483 shares.

Shares issued during year, 1,623½; shares canceled (matured, none) during year, 38; shares in force at close of year, 1,585½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**GUARANTEE BUILDING AND LOAN ASSOCIATION,
CAMDEN.**

Incorporated August 12, 1886. Commenced business September 6, 1886.

President, HARRY F. WOLFE.

Secretary, GEORGE M. BERINGER.

Treasurer, JAMES F. BAKER.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$148,900 00	Due installment shareholders—	
Loans on shares of association....	6,475 00	dues	\$136,572 00
Cash deposited in bank.....	2,139 20	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	29,203 16
closure or in settlement of debts		Due installment shareholders—	
due association	7,800 00	advance payments	189 00
Furniture and fixtures.....	65 00	Surplus or undivided profits.....	6 80
Installments due and unpaid.....	359 50		
Interest, premium and fines due			
and unpaid	232 26		
Total assets	\$165,970 96	Total liabilities	\$165,970 96

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$34,700 00
year	\$172 13	Loaned on shares.....	1,050 00
Dues on installment shares.....	28,964 50	Dues repaid on withdrawal.....	15,231 00
Interest	7,697 53	Profits or interest on withdrawal.	2,548 29
Installment premiums	525 16	Matured shares	2,411 76
Fines	223 50	Interest accrued on matured	
Admission or membership fees....	133 21	shares	26 11
Rents	136 80	Borrowed money	10,700 00
Mortgage loans repaid.....	16,750 00	Interest on borrowed money.....	62 31
Stock loans repaid.....	3,725 00	Taxes, repairs and insurance (not	
Real estate sold.....	1,050 00	chargeable to borrowers).....	159 69
Money borrowed	10,700 00	Salaries or other compensation of	
		officers	760 00
		Rent	36 50
		Advertising, stationery, printing,	
		postage, light and fuel.....	164 68
		Premium on officers' bonds.....	30 00
		Legal expense	28 29
		Commissions on sale of real estate	25 00
		State league dues.....	5 00
		Cash in bank at end of year.....	2,139 20
Total receipts	\$70,077 83	Total disbursements	\$70,077 83

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 324; membership at end of year, 337. Borrowing members, 116, holding 1,012½ shares; non-borrowing members, 221, holding 1,285 shares.

Shares in force at beginning of fiscal year, 2,158½; shares issued during year, 411; shares canceled (matured, none) during year, 272; shares in force at close of year, 2,297½.

Interest charged borrowing members during year 5 1-25 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-20 per cent. per annum; on stock (book) loans, 61-100 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HADDON HEIGHTS BUILDING AND LOAN ASSOCIATION, HADDON HEIGHTS.

Incorporated February 16, 1905. Commenced business February 18, 1905.

President, FREDERICK FRIES.

Secretary, HAROLD E. ROGERS.

Treasurer, BENJAMIN P. CROOKES.

FINANCIAL CONDITION FEBRUARY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$63,600 00	Due installment shareholders—	
Loans on shares of association....	5,710 00	dues	\$60,798 00
Cash deposited in bank.....	3,256 53	Due installment shareholders—	
Furniture and fixtures.....	35 00	profits apportioned	8,764 18
Installments due and unpaid.....	537 50	Due installment shareholders—	
Interest, premium and fines due		advance payments	431 07
and unpaid	354 22	Borrowed money	3,500 00
Total assets	\$73,493 25	Total liabilities	\$73,493 25

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$21,800 00
year	\$1,038 31	Loaned on shares.....	3,020 00
Dues on installment shares.....	24,322 83	Dues repaid on withdrawal.....	9,668 50
Interest	3,897 07	Profits or interest on withdrawal.	616 15
Installment premiums	185 46	Borrowed money	11,900 00
Fines	68 59	Interest on borrowed money.....	332 03
Admission or membership fees....	64 75	Salaries or other compensation of	
Mortgage loans repaid.....	10,000 00	officers	225 00
Stock loans repaid.....	3,885 00	Rent	27 00
Money borrowed	7,500 00	Advertising, stationery, printing,	
Total receipts	\$50,962 01	postage, light and fuel.....	68 80
		Premium on officers' bonds.....	27 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	3,256 53
		Total disbursements	\$50,962 01

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 50 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 228; membership at end of year, 277. Borrowing members, 50, holding 573 shares; non-borrowing members, 227, holding 1,419½ shares.

Shares in force at beginning of fiscal year, 1,677½; shares issued during year, 654; shares canceled (matured, none) during year, 339; shares in force at close of year, 1,992½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent, per annum; on stock (book) loans, 3-10 per cent, per annum.

Admission fee charged, 5 cents per share 50 cent shares; 10 cents per share, \$1.00 shares. Withdrawal fee charged, none.

Foreclosures during year, none.

**HEDDING BUILDING AND LOAN ASSOCIATION,
BELLMAWR.**

Incorporated February 3, 1898. Commenced business January 17, 1898.

President, JOHN D. GLOVER.

Secretary, EDMUND D. STAFFORD.

Treasurer, ISAAC W. BUDD.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$30,650 00	Due installment shareholders—	
Loans on shares of association...	5,825 00	dues	\$67,704 00
Cash deposited in bank.....	2,509 44	Due installment shareholders—	
Installments due and unpaid.....	295 27	profits apportioned	21,665 68
Interest, premium and fines due		Due installment shareholders—	
and unpaid	117 98	advance payments	28 01
Total assets	\$89,397 69	Total liabilities	\$89,397 69

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$17,500 00
year	\$2,672 31	Loaned on shares.....	7,175 00
Dues on installment shares.....	14,789 35	Dues repaid on withdrawal.....	2,234 65
Interest	4,810 27	Profits or interest on withdrawal.	186 95
Installment premiums	704 28	Matured shares	2,400 00
Fines	129 99	Salaries or other compensation of	
Transfer fees	2 00	officers	175 00
Admission or membership fees...	31 84	Rent	25 00
Mortgage loans repaid.....	3,800 00	Advertising, stationery, printing,	
Mortgage loans canceled by fore-		postage, light and fuel.....	63 00
closure or deed.....	1,400 00	State examination and filing an-	
Stock loans repaid.....	3,950 00	nual report	21 00
Total receipts	\$32,290 04	Cash in bank at end of year.....	2,509 44
		Total disbursements	\$32,290 04

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 165; membership at end of year, 172. Borrowing members, 67, holding 496 shares; non-borrowing members, 105, holding 733 shares.

Shares in force at beginning of fiscal year, 1,150%; shares issued during year, 212; shares canceled (matured, 12) during year, 133%; shares in force at close of year, 1,229.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1-10 per cent. per annum; on stock (book) loans, 1-10 per cent. per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

HOME BUILDING AND LOAN ASSOCIATION,
MERCHANTVILLE.

Incorporated November 27, 1908. Commenced business January 1, 1909.

President, B. M. BEIDEMAN.

Secretary, B. C. HENION.

Treasurer, FIRST NATIONAL BANK, MERCHANTVILLE.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$24,250 00	Due installment shareholders—	
Loans on shares of association ...	1,065 00	dues	\$21,945 00
Cash deposited in bank.....	442 94	Due installment shareholders—	
Furniture and fixtures.....	60 00	profits apportioned	1,297 80
Installments due and unpaid.....	267 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	116 65
and unpaid	77 51	Borrowed money	2,500 00
Total assets	\$26,162 45	Total liabilities	\$26,162 45

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$14,350 00
year	\$541 64	Loaned on shares.....	1,640 00
Dues on installment shares.....	13,865 00	Dues repaid on withdrawal.....	2,580 00
Interest	1,011 17	Profits or interest on withdrawal.	30 87
Installment premiums	27 17	On shares lapsed or forfeited.....	30 00
Fines	71 32	Borrowed money	10,050 00
Admission or membership fees....	103 51	Interest on borrowed money.....	49 50
Stock loans repaid.....	910 00	Salaries or other compensation of	
Money borrowed	12,850 00	officers	100 00
Total receipts	\$29,379 81	Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	33 50
		State examination	20 00
		Premium on officers' bonds.....	23 00
		Cash in bank at end of year.....	442 94
		Total disbursements	\$29,379 81

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 153; membership at end of year, 207. Borrowing members, 24, holding 179½ shares; non-borrowing members, 183, holding 923 shares.

Shares in force at beginning of fiscal year, 833½; shares issued during year, 414; shares canceled (matured, none) during year, 195; shares in force at close of year, 1,102½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HOMESTEAD BUILDING AND LOAN ASSOCIATION, CAMDEN.

Incorporated December 21, 1883. Commenced business January 21, 1884.

President, HARRY F. WINTERS, JR. Secretary, HENRY D. LONGACRE.

Treasurer, WEST JERSEY TRUST COMPANY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$98,900 00	Due installment shareholders— dues	\$98,313 75
Loans on shares of association...	8,050 00	Due installment shareholders— profits apportioned	22,639 64
Cash deposited in bank.....	2,650 65	Due installment shareholders— advance payments	26 00
Real estate acquired under fore- closure or in settlement of debts due association	14,050 00	Mortgages on real estate owned..	1,500 00
Real estate sold under contract..	16,525 00	Borrowed money	17,800 00
Furniture and fixtures.....	100 00	Interest accrued on borrowed money	189 16
Installments due and unpaid.....	647 83	Surplus or undivided profits.....	3 07
Interest, premium and fines due and unpaid	189 14	Contingent fund	650 00
Taxes, insurance, etc., advanced for borrowers	9 00		
Total assets	\$141,121 62	Total liabilities	\$141,121 62

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$498 40	Loaned on mortgages.....	\$27,300 00
Dues on installment shares.....	21,813 60	Loaned on shares	2,700 00
Interest	6,488 56	Dues repaid on withdrawal.....	5,197 50
Installment premiums	40 19	Profits or interest on withdrawal.	323 13
Fines	115 38	Matured shares	20,500 00
Admission or membership fees...	64 80	Interest accrued on matured shares	134 65
Rents	1,232 00	Borrowed money	4,200 00
Mortgage loans repaid.....	8,550 00	Interest on borrowed money.....	335 56
Mortgage loans canceled by ma- tured shares	2,700 00	Interest on mortgages.....	75 00
Stock loans repaid.....	450 00	Taxes, repairs and insurance (not chargeable to borrowers).....	431 56
Stock loans canceled by matured shares	3,400 00	Salaries or other compensation of officers, \$400.00; auditors, \$15.00.	415 00
Real estate sold	1,350 00	Advertising, stationery, printing, postage, light and fuel.....	102 13
Money borrowed	17,800 00	Commission for collecting rents...	63 75
Premium on matured shares.....	3 00	Premium on officers' bonds.....	25 00
		State examination	20 00
		Commission on sale of real estate	32 00
		Cash in bank at end of year.....	2,650 65
Total receipts	\$64,505 93	Total disbursements	\$64,505 93

Description, local. Plan, serial; premium plan. installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 359; membership at end of year, 392. Borrow-
ing members, 115, holding 645% shares; non-borrowing members, 277, holding 1,206% shares.
Shares in force at beginning of fiscal year, 1,691½; shares issued during year, 428½;
shares canceled (matured, 102½) during year, 267%; shares in force at close of year,
1,851½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year, none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

IMPROVEMENT BUILDING AND LOAN ASSOCIATION, GLOUCESTER CITY.

Incorporated June 22, 1887.

Commenced business July 5, 1887.

President, G. WILLIAM BARNARD.

Secretary, DANIEL H. MULLIN.

Treasurer, CHARLES F. WEST.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$158,600 00	Due installment shareholders—	
Loans on shares of association...	3,400 00	dues	\$111,594 13
Cash deposited in bank.....	115 82	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	34,578 93
closure or in settlement of debts		Due installment shareholders—	
due association	1,541 85	advance payments	53 50
Real estate sold under contract...	800 00	Borrowed money	20,200 00
Installments due and unpaid.....	882 51	Surplus or undivided profits.....	1 01
Interest and fines due and unpaid	1,046 52		
Taxes, insurance, etc., advanced			
for borrowers	40 87		
Total assets	\$166,427 57	Total liabilities	\$166,427 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$36,250 00
year	\$367 84	Loaned on shares.....	1,100 00
Dues on installment shares.....	22,792 66	Dues repaid on withdrawal.....	3,560 26
Interest	9,673 13	Profits or interest on withdrawal.	264 00
Gross premium	677 50	Matured shares	26,000 00
Fines	207 95	Interest accrued on matured	
Admission or membership fees...	81 63	shares	278 84
Mortgage loans repaid.....	10,000 00	Borrowed money	8,800 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	793 48
tured shares	13,000 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed.....	1,500 00	due association	1,500 00
Stock loans repaid.....	500 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers and on real estate sold	
shares	400 00	under contract	108 00
Money borrowed	20,200 00	Salaries or other compensation of	
		officers, \$450.00; auditors, \$30.00..	480 00
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	45 00
		State League dues.....	5 00
		State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds.....	18 00
		Interest on advance payments....	19 31
		Miscellaneous	6 00
		Cash in bank at end of year.....	115 82
Total receipts	\$79,400 71	Total disbursements	\$79,400 71

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 245; membership at end of year, 252. Borrowing members, 160, holding 1,082 shares; non-borrowing members, 92, holding 742½ shares.

Shares in force at beginning of fiscal year, 1,732½; shares issued during year, 326½; shares canceled (matured, 130) during year, 234½; shares in force at close of year, 1,824½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1-7-10 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

INTEGRITY BUILDING AND LOAN ASSOCIATION,
COLLINGSWOOD.

Incorporated January 21, 1907. Commenced business February 19, 1907

President, RICHARD T. COLLINGS. Secretary, WILLIAM HAMBRECHT, JR.

Treasurer, EDWARD B. ROGERS.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$21,800 00	Due installment shareholders—	
Loans on shares of association....	2,671 00	dues	\$20,482 70
Cash on hand.....	41 60	Due installment shareholders—	
Furniture and fixtures.....	20 00	profits apportioned	1,971 04
Installments due and unpaid.....	450 90	Due installment shareholders—	
Interest, premium and fines due		advance payments	313 92
unpaid	35 93	Borrowed money	2,250 00
		Surplus or undivided profits.....	1 77
Total assets	\$25,019 43	Total liabilities	\$25,019 43

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,400 00
year	\$282 70	Loaned on shares.....	2,061 00
Dues on installment shares.....	12,002 79	Dues repaid on withdrawal.....	3,610 90
Interest	1,088 02	Profits or interest on withdrawal.	76 35
Installment premiums	23 94	Borrowed money	2,250 00
Fines	60 70	Interest on borrowed money.....	69 67
Admission or membership fees....	144 50	Salaries or other compensation of	
Stock loans repaid.....	560 00	officers	100 00
Money borrowed	4,500 00	Advertising, stationery, printing,	
		postage, light and fuel.....	17 08
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	10 00
		Safe deposit box rent.....	3 00
		Interest on advance payments....	2 05
		Cash on hand at end of year.....	41 60
Total receipts	\$18,662 65	Total disbursements	\$18,662 65

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 135; membership at end of year, 141. Borrowing
members, 33, holding 284 shares; non-borrowing members, 108, holding 660 shares.

Shares in force at beginning of fiscal year, 685; shares issued during year, 578; shares can-
celed (matured, none) during year, 319; shares in force at close of year, 944.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-50 per cent. per annum; on stock
(book) loans, 9-50 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

INVESTMENT BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated April 9, 1906. Commenced business April 13, 1906.
President, JOHN A. MATHER, JR. Secretary, F. WAYLAND POTTER.
Treasurer, ALBERT D. AMBRUSTER.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$31,600 00	Due installment shareholders—	
Loans on shares of association....	2,035 00	dues	\$25,232 40
Cash deposited in bank.....	278 97	Due installment shareholders—	
Furniture and fixtures.....	10 00	profits apportioned	3,244 08
Installments due and unpaid.....	163 08	Due installment shareholders—	
Interest, premium and fines due		advance payments	38 00
and unpaid	29 43	Borrowed money	5,600 00
		Surplus or undivided profits.....	2 00
Total assets	\$34,116 48	Total liabilities	\$34,116 48

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$15,900 00
year	\$1,350 62	Loaned on shares.....	1,700 00
Dues on installment shares.....	9,508 52	Dues repaid on withdrawal.....	2,791 26
Interest	1,659 62	Profits or interest on withdrawal.	119 70
Installment premiums	79 73	Borrowed money	40,400 00
Fines	41 42	Interest on borrowed money.....	203 34
Transfer fees	25	Salaries or other compensation of	
Admission or membership fees....	76 00	officers, \$150.00; auditors, \$6.00...	156 00
Mortgage loans repaid.....	2,200 00	Rent	12 00
Stock loans repaid.....	704 00	Advertising, stationery, printing,	
Money borrowed	46,000 00	postage, light and fuel.....	47 39
		Safe deposit box rent.....	5 00
		Premium on officers' bonds.....	5 50
		Filing annual report.....	1 00
		Cash in bank at end of year.....	278 97
Total receipts	\$61,620 16	Total disbursements	\$61,620 16

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 132; membership at end of year, 163. Borrowing members, 33, holding 268 shares; non-borrowing members, 125, holding 649 shares.

Shares in force at beginning of fiscal year, 755; shares issued during year, 278; shares canceled (matured, none) during year, 116; shares in force at close of year, 917.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-20 per cent. per annum; on stock (book) loans, 9-20 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

KAZIMIER PULASKI BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated June 29, 1910.

Commenced business July 18, 1910.

President, FRANK GRZEEZKOWSKI.

Secretary, HENRY A. BUDNEY.

Treasurer, MARYAW PURZYCKI.

FINANCIAL CONDITION JUNE 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$7,600 00	Due installment shareholders—	
Loans on shares of association...	250 00	dues	\$5,592 00
Cash deposited in bank.....	4 60	Due installment shareholders—	
Furniture and fixtures.....	70 00	profits apportioned	433 38
Installments due and unpaid.....	126 00	Due installment shareholders—	
Fines due and unpaid.....	11 82	advance payments	1,074 00
Books and stationery.....	40 00	Borrowed money	1,000 00
		Surplus or undivided profits.....	3 04
Total assets	\$8,102 42	Total liabilities	\$8,102 42

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$7,508 00	Loaned on mortgages.....	\$7,600 00
Interest	339 59	Loaned on shares.....	250 00
Installment premiums	34 74	Dues repaid on withdrawal.....	942 80
Fines	35 27	Borrowed money	8,400 00
Admission or membership fees....	107 50	Interest on borrowed money.....	42 50
Money borrowed	9,400 00	Advertising, stationery, printing,	
		postage, light and fuel.....	83 20
		Safe	50 00
		Legal expenses	25 00
		Miscellaneous	27 00
		Cash in bank at end of year.....	4 60
Total receipts	\$17,425 10	Total disbursements	\$17,425 10

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 87. Borrowing members, 12, holding 70 shares; non-borrowing members, 75, holding 396 shares.

Shares issued during year, 552; shares canceled (matured, none) during year, 86; shares in force at close of year, 466.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, 3-10 per cent. per annum.

Admission fee charged, 20 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

KOSCIUSZKO BUILDING AND LOAN ASSOCIATION,

CAMDEN.

Incorporated February 3, 1896.

Commenced business February 3, 1896.

*President, ALBERT MAZUR.**Secretary, JOHN SCHUDA.**Treasurer, FELIX YABOCH.*

FINANCIAL CONDITION JANUARY 3, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$149,450 00	Due installment shareholders—	
Loans on shares of association ..	6,590 00	dues	\$100,080 00
Cash deposited in bank	475 76	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	30,209 19
closure or in settlement of debts		Due installment shareholders—	
due association	650 00	advance payments	5 00
Installments due and unpaid	406 00	Borrowed money	26,893 00
Interest, premium and fines due		Interest accrued on borrowed	
and unpaid	900 35	money	447 72
		Surplus or undivided profits	302 45
		Salaries, rent and expenses due ..	534 75
Total assets	\$158,472 11	Total liabilities	\$158,472 11

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 3, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$42,400 00
year	\$1,757 04	Loaned on shares	2,970 00
Dues on installment shares	28,721 25	Dues repaid on withdrawal	10,843 50
Interest	8,630 05	Profits or interest on withdrawal ..	953 75
Installment premiums	835 42	Matured shares	9,522 92
Fines	243 72	Borrowed money	19,015 00
Admission or membership fees ..	185 55	Interest on borrowed money	935 72
Rents	63 00	Taxes, repairs and insurance (not	
Mortgage loans repaid	13,800 00	chargeable to borrowers)	79 13
Stock loans repaid	2,730 00	Salaries or other compensation of	
Money borrowed	31,043 00	officers, \$685.00; auditors, \$9.00 ..	694 00
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel	59 75
		State examination and filing an-	
		ual report	21 00
		Miscellaneous	2 50
		Cash in bank at end of year	475 76
Total receipts	\$88,009 03	Total disbursements	\$88,009 03

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 341; membership at end of year, 382. Borrow-
ing members, 127, holding 747½ shares; non-borrowing members, 255, holding 1,535 shares.

Shares in force at beginning of fiscal year, 1,961¼; shares issued during year, 741; shares
canceled (matured, 46) during year, 420; shares in force at close of year, 2,282¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

LAUREL SPRINGS BUILDING AND LOAN ASSOCIATION,
LAUREL SPRINGS.

Incorporated February 18, 1910. Commenced business March 1, 1910.

President, OTIS K. STUART.

Secretary, FRANKLIN CHANDLER.

Treasurer, WILLIAM T. ARMSTRONG.

FINANCIAL CONDITION FEBRUARY 7, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$4,800 00	Due installment shareholders—	
Cash deposited in bank	467 22	dues	\$4,446 00
Furniture and fixtures	92 70	Due installment shareholders—	
Installments due and unpaid	47 50	advance payments	17 50
Fines due and unpaid	3 85	Borrowed money	1,000 00
Deficiency	52 23		
Total assets	\$5,463 50	Total liabilities	\$5,463 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 7, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$4,824 00	Loaned on mortgages	\$4,800 00
Interest	66 52	Dues repaid on withdrawal	408 00
Installment premiums	3 77	Interest on borrowed money	16 67
Fines	14 85	Salaries or other compensation of	
Admission or membership fees	52 95	officers	90 00
Money borrowed	1,000 00	Advertising, stationery, printing,	
		postage, light and fuel	145 36
		Interest on advance payments	3 67
		Premium on officers' bonds	6 00
		Incorporation expenses	11 50
		Safe deposit box rent	3 00
		Entrance fees and fines returned	1 30
		Miscellaneous	9 37
		Cash in bank at end of year	467 22
Total receipts	\$5,962 09	Total disbursements	\$5,962 09

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at end of year, 104. Borrowing members, 3, holding 71 shares; non-borrowing members, 101, holding 814 shares.

Shares issued during year, 1,059; shares canceled (matured, none) during year, 174; shares in force at close of year, 835.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 33-50 per cent. per annum.

Admission fee charged, 5 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MECHANICS' AND WORKINGMEN'S BUILDING AND LOAN ASSOCIATION, CAMDEN.

Incorporated March 1, 1871. Commenced business February 25, 1871.

President, ROBERT M. HILLMAN.

Secretary, FRANK C. SAYRS.

Treasurer, ELMER H. PATTON.

FINANCIAL CONDITION JANUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$152,950 00	Due installment shareholders—	
Loans on shares of association	20,500 00	dues	\$158,988 00
Cash deposited in bank.....	10,173 59	Due installment shareholders—	
Real estate sold under contract...	17,050 00	profits apportioned	42,451 68
Installments due and unpaid.....	509 42	Due installment shareholders—	
Interest and fines due and unpaid	412 23	advance payments	153 00
		Surplus or undivided profits.....	2 56
Total assets	\$201,595 24	Total liabilities	\$201,595 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$73 50	Loaned on mortgages.....	\$26,300 00
Dues on installment shares.....	33,722 63	Loaned on shares.....	11,100 00
Interest	11,020 84	Dues repaid on withdrawal.....	10,841 50
Installment premiums	4 50	Profits or interest on withdrawal.	1,322 20
Fines	266 73	Matured shares	3,000 00
Admission or membership fees....	59 97	Borrowed money	18,500 00
Mortgage loans repaid.....	10,000 00	Interest on borrowed money.....	128 18
Mortgage loans canceled by matured shares	3,000 00	Salaries or other compensation of officers, \$700.00; auditors, \$15.00..	715 00
Stock loans repaid.....	4,750 00	Rent	84 00
Real estate sold.....	5,300 00	Advertising, stationery, printing, postage, light and fuel.....	24 70
Money borrowed	14,000 00	Premium on officers' bonds.....	8 00
		Filing annual report.....	1 00
Total receipts	\$82,198 17	Cash in bank at end of year.....	10,173 59
		Total disbursements	\$82,198 17

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 569; membership at end of year, 598. Borrowing members, 219, holding 1,259 shares; non-borrowing members, 379, holding 1,462½ shares.

Shares in force at beginning of fiscal year, 2,554½; shares issued during year, 399½; shares canceled (matured, 15) during year, 232½; shares in force at close of year, 2,721½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MERCHANTVILLE BUILDING AND LOAN ASSOCIATION,
MERCHANTVILLE.

Incorporated June 30, 1880. Commenced business August 2, 1880.

President, ARNOLD H. MOSES.

Secretary, S. H. TAYLOR.

Treasurer, FIRST NATIONAL BANK, CAMDEN.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$317,875 00	Due installment shareholders—	
Loans on shares of association....	18,985 00	dues	\$295,418 40
Cash deposited in bank.....	17,772 04	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	69,833 96
closure or in settlement of debts		Due installment shareholders—	
due association	8,500 00	advance payments	1,521 12
Furniture and fixtures.....	50 00	Due on shares lapsed or forfeited..	87 52
Installments due and unpaid.....	2,327 93	Balance payable on loans made..	800 00
Interest, premium and fines due		Surplus or undivided profits.....	29 79
and unpaid	2,128 30		
Taxes, insurance, etc., advanced			
for borrowers	52 52		
Total assets	\$367,690 79	Total liabilities	\$367,690 79

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$80,875 00
year	\$22,806 09	Loaned on shares.....	7,725 00
Dues on installment shares.....	64,133 82	Dues repaid on withdrawal.....	35,308 38
Interest	18,108 04	Profits or interest on withdrawal.	6,823 93
Installment premiums	1,244 41	On shares lapsed or forfeited.....	545 08
Fines	962 48	Matured shares	25,700 00
Rents	423 55	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	56,150 00	chargeable to borrowers).....	202 74
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	5,400 00	rowers	91 60
Stock loans repaid.....	5,960 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$870.83; auditors, \$15.00..	885 83
shares	1,525 00	Rent	42 50
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	70 00	postage, light and fuel.....	138 81
Profit and loss.....	7 99	Premiums on officers' bonds.....	35 00
Protested check repaid.....	26 34	State examination	20 00
Lapsed shares	87 52	Protested check	26 34
		Return of interest charged in	
		error	66 00
		Foreclosure fees	482 03
		Profit and loss.....	5 00
		Transfers	138 07
		Fines remitted	26 89
		Cash in bank at end of year.....	17,772 04
Total receipts	\$176,905 24	Total disbursements	\$176,905 24

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 842; membership at end of year, 867. Borrowing
members, 260, holding 1,966½ shares; non-borrowing members, 607, holding 3,769 shares.

Shares in force at beginning of fiscal year, 5,678; shares issued during year, 992; shares
canceled (matured, 128½) during year, 934½ shares in force at close of year, 5,735½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1-10 per cent. per annum; on stock
(book) loans, 1-10 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, 25 cents per share.

Foreclosures during year, none.

MUTUAL BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated April 13, 1872.

Commenced business April, 1872.

President, FRANK S. HEISLER.

Secretary, HARRISON H. VOORHEES.

Treasurer, WALTER T. PRATT.

FINANCIAL CONDITION APRIL 26, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$216,250 00	Due installment shareholders— dues	\$178,068 00
Loans on shares of association...	8,950 00	Due installment shareholders— profits apportioned	81,557 99
Cash deposited in bank.....	25,349 35	Due installment shareholders— advance payments	54 50
Real estate acquired under fore- closure or in settlement of debts due association	1,517 17	Due shareholders—matured shares	600 00
Real estate sold under contract..	7,800 00	Unearned gross premiums.....	317 25
Furniture and fixtures.....	125 00		
Installments due and unpaid.....	307 37		
Interest and fines due and unpaid	298 85		
Total assets	\$260,597 74	Total liabilities	\$260,597 74

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 26, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$839 78	Loaned on mortgages.....	\$25,550 00
Dues on installment shares.....	37,434 25	Loaned on shares.....	4,700 00
Interest	14,330 75	Dues repaid on withdrawal.....	9,583 50
Fines	395 00	Profits or interest on withdrawal.	1,136 88
Admission or membership fees....	42 00	Matured shares	19,600 00
Mortgage loans repaid.....	20,500 00	Real estate acquired in settle- ment of debts due association..	1,422 07
Mortgage loans canceled by ma- tured shares	5,700 00	Taxes, repairs and insurance (not chargeable to borrowers).....	74 43
Stock loans repaid.....	6,100 00	Salaries or other compensation of officers, \$850.00; auditors, \$30.00..	880 00
Stock loans canceled by matured shares	1,550 00	Rents	46 00
Real estate sold.....	1,550 00	Advertising, stationery, printing, postage, light and fuel.....	17 50
		Legal expenses	36 05
		Premium on officers' bonds.....	25 00
		State examination and filing an- nual report	21 00
		Cash in bank at end of year.....	25,349 35
Total receipts	\$88,441 78	Total disbursements	\$88,441 78

Description, local, Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 389; membership at end of year, 390. Borrowing members, 143, holding 1,290½ shares; non-borrowing members, 247, holding 1,680¾ shares.

Shares in force at beginning of fiscal year, 2,910½; shares issued during year, 419¼; shares canceled (matured, 101) during year, 358½; shares in force at close of year, 2,971¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**MUTUAL BUILDING AND LOAN ASSOCIATION,
MAGNOLIA.**

Incorporated April 26, 1889.

Commenced business April 25, 1889.

*President, JACOB C. LIPPINCOTT.**Secretary, JOHN J. ALBERTSON.**Treasurer, CHARLES J. RULON.*

FINANCIAL CONDITION APRIL 3, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$217,408 18	Due installment shareholders—	
Loans on shares of association.....	10,545 00	dues	\$178,554 00
Cash deposited in bank.....	306 34	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	50,320 83
closure or in settlement of debts		Due installment shareholders—	
due association	723 89	advance payments	85 28
Furniture and fixtures.....	20 00	Borrowed money	2,000 00
Installments due and unpaid.....	1,081 25	Surplus or undivided profits.....	1 79
Interest, premium and fines due			
and unpaid	832 24		
Taxes, insurance, etc., advanced			
for borrowers	45 00		
Total assets.....	\$230,961 90	Total liabilities	\$230,961 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 3, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$61,250 00
year	\$3,815 57	Loaned on shares.....	5,365 00
Dues on installment shares.....	37,109 83	Dues repaid on withdrawal.....	6,944 50
Interest	12,682 82	Profits or interest on withdrawal.	780 66
Installment premiums	1,025 90	On shares lapsed or forfeited.....	165 00
Fines	397 10	Matured shares	15,300 00
Admission or membership fees....	52 30	Borrowed money	6,300 00
Rents	100 00	Interest on borrowed money.....	112 14
Mortgage loans repaid.....	24,022 56	Real estate acquired under fore-	
Mortgage loans canceled by ma-		closure or in settlement of debts	
tured shares	4,236 65	due association	743 00
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed.....	550 00	rowers	56 10
Stock loans repaid.....	3,115 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$636.15; watchman,	
shares	330 00	\$26.00; directors, \$85.00; auditors,	
Real estate sold.....	2,461 95	\$30.00; solicitor, \$5.00; property	
Money borrowed	8,300 00	committee \$49.50	\$31 65
Taxes, insurance, etc., advanced,		Rent	27 00
repaid	17 60	Advertising, stationery, printing,	
Stock forfeited	18 11	postage, light and fuel.....	37 00
		Filing annual report.....	1 00
		Premium on officers' bonds.....	16 00
		Cash in bank at end of year.....	306 34
Total receipts	\$98,235 39	Total disbursements	\$98,235 39

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 443; membership at end of year, 448. Borrowing members, 217, holding 1,371½ shares; non-borrowing members, 231, holding 1,580½ shares.

Shares in force at beginning of fiscal year, 2,723; shares issued during year, 523; shares canceled (matured, 76½) during year, 294; shares in force at close of year, 2,952.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ¼ per cent. per annum; on stock (book) loans, ¼ per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

MUTUAL LOAN AND BUILDING ASSOCIATION,
HADDONFIELD.

Incorporated January 15, 1874. Commenced business February 9, 1874.

President, AMERICUS R. UNDERDOWN. *Secretary*, J. LEWIS ROWAND.

Treasurer, CHARLES R. STEVENSON.

FINANCIAL CONDITION JANUARY 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$476,595 00	Due installment shareholders—	
Loans on shares of association.....	26,075 00	dues	\$416,856 00
Cash deposited in bank.....	5,133 78	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	95,136 26
closure or in settlement of debts		Due installment shareholders—	
due association	4,500 00	advance payments	667 35
Real estate sold under contract..	385 96	Due on shares lapsed or forfeited	22 38
Furniture and fixtures.....	82 25	Borrowed money	3,000 00
Installments due and unpaid.....	2,193 00	Surplus or undivided profits.....	5 15
Interest, premium and fines due			
and unpaid	699 95		
Taxes, insurance, etc., advanced			
for borrowers	22 20		
Total assets	\$515,687 14	Total liabilities	\$515,687 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$172,650 00
year	\$35,987 60	Loaned on shares.....	11,560 00
Dues on installment shares.....	107,940 00	Dues repaid on withdrawal.....	31,573 00
Interest	28,961 14	Profits or interest on withdrawal.	3,893 83
Installment premiums	362 49	Matured shares	23,200 00
Fines	706 70	Borrowed money	44,000 00
Rents	105 00	Interest on borrowed money.....	435 15
Mortgage loans repaid.....	57,790 00	Real estate acquired under fore-	
Mortgage loans canceled by ma-		closure or in settlement of debts	
tured shares	1,800 00	due association	5,786 08
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	4,800 00	chargeable to borrowers).....	89 42
Stock loans repaid.....	7,370 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers and on real estate sold	
shares	3,100 00	under contract	60 50
Real estate sold.....	4,400 00	Salaries or other compensation	
Money borrowed	47,000 00	of officers, \$1,310.00; auditors,	
Taxes, insurance, etc., advanced,		\$30.00; other office employees,	
repaid	77 40	\$10.00	1,350 00
Committee's expenses	12 18	Advertising, stationery, printing,	
Protested checks	3 40	postage, light and fuel.....	175 28
Legal expenses	45 00	Fire loss collected repaid.....	990 00
Fire loss collected.....	990 00	Foreclosure expenses	209 65
		Committee's expenses	19 90
		Protested checks	3 40
		State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds.....	45 00
		Safety deposit box rent.....	18 34
		Interest returned to borrowers....	154 33
		Safe	82 25
		Cash in bank at end of year.....	5,133 78
Total receipts	\$301,450 91	Total disbursements	\$301,450 91

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 795; membership at end of year, 921. Borrowing
members, 266, holding 3,231 shares; non-borrowing members, 655, holding 5,283 shares.

Shares in force at beginning of fiscal year, 7,212; shares issued during year, 2,333; shares
canceled (matured, 116) during year, 1,031; shares in force at close of year, 8,514.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-50 per cent. per annum; on stock
(book) loans, 3-50 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 2.

NORTH CAMDEN BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated October 10, 1879. Commenced business November, 1879.
President, DAVID BAIRD. Secretary, JOHN J. BURLEIGH.
Treasurer, NATIONAL STATE BANK.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$255,690 00	Due installment shareholders—	
Loans on shares of association....	19,949 00	dues	\$251,542 20
Loans on other securities.....	800 00	Due installment shareholders—	
Cash deposited in bank.....	36,508 95	profits apportioned	71,439 07
Real estate sold under contract....	11,937 16	Due installment shareholders—	
Installments due and unpaid.....	471 09	advance payments	255 53
Interest and fines due and unpaid	166 05	Surplus or undivided profits.....	44
Interest accrued	2,216 00	Unearned profit on agreement	
		sales of real estate.....	501 01
		Contingent fund	4,000 00
Total assets	\$327,738 25	Total liabilities	\$327,738 25

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$5,300 00
year	\$6,986 45	Loaned on shares.....	7,406 00
Dues on installment shares.....	45,842 25	Dues repaid on withdrawal.....	24,619 20
Interest	17,671 54	Profits or interest on withdrawal.	7,553 32
Installment premiums	531 18	Matured shares	22,439 20
Fines	72 18	Salaries or other compensation	
Admission or membership fees....	49 73	of officers, \$1,000.00; auditors,	
Mortgage loans repaid.....	18,694 29	\$30.00; Property Committee,	
Mortgage loans canceled by ma-		\$150.00	1,180 00
tured shares	3,200 00	Rent	30 00
Stock loans repaid.....	7,825 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	31 50
shares	3,120 00	State examination and filing an-	
Real estate sold.....	1,162 84	nual report	21 00
		Premium on officers' bonds.....	30 00
		Miscellaneous	36 29
		Cash in bank at end of year.....	36,508 95
Total receipts	\$105,155 46	Total disbursements	\$105,155 46

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 452; membership at end of year, 454. Borrowing
members, 81, holding 996 shares; non-borrowing members, 373, holding 2,882 shares.

Shares in force at beginning of fiscal year, 4,002¼; shares issued during year, 476¼; shares
canceled (matured, 112) during year, 600¼; shares in force at close of year, 3,873.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**OAKLYN BUILDING AND LOAN ASSOCIATION,
OAKLYN.**

Incorporated April 29, 1908.

Commenced business May 19, 1908.

President, GEORGE L. BROWN.

Secretary, NATHAN S. BATTEN.

Treasurer, J. HARTLEY BOWEN.

FINANCIAL CONDITION MAY 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$10,600 00	Due installment shareholders—	
Loans on shares of association ..	1,056 00	dues	\$9,987 00
Cash deposited in bank	46 18	Due installment shareholders—	
Furniture and fixtures	46 50	profits apportioned	909 04
Installments due and unpaid	24 50	Due installment shareholders—	
Interest, premium and fines due		advance payments	34 84
and unpaid	22 10	Borrowed money	860 00
		Surplus or undivided profits	3 40
		Filing annual report	1 00
Total assets	\$11,795 28	Total liabilities	\$11,795 28

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$4,800 00
year	\$12 46	Loaned on shares	1,650 00
Dues on installment shares	6,220 50	Dues repaid on withdrawal	2,308 00
Interest	651 34	Profits or interest on withdrawal	30 85
Installment premiums	60 03	Borrowed money	3,440 00
Fines	9 33	Interest on borrowed money	120 83
Admission or membership fees	27 20	Salaries or other compensation of	
Mortgage loans repaid	200 00	officers, \$37.50; auditors, \$15.00	52 50
Stock loans repaid	1,370 00	Rent	6 00
Money borrowed	3,950 00	Advertising, stationery, printing,	
		postage, light and fuel	22 50
		State examination	20 00
		Premium on officer's bond	4 00
		Cash in bank at end of year	46 18
Total receipts	\$12,500 86	Total disbursements	\$12,500 86

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 87; membership at end of year, 106. Borrowing members, 15, holding 69 shares; non-borrowing members, 91, holding 435 shares.

Shares in force at beginning of fiscal year, 345; shares issued during year, 272; shares canceled (matured, none) during year, 113; shares in force at close of year, 504.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 51-100 per cent. per annum; on stock (book) loans, 3-5 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PAVONIA BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated April 23, 1906.

Commenced business April 23, 1906.

President, WILLIAM H. KENSINGER.

Secretary, WILLIAM J. McGETTIGAN.

Treasurer, WALTER T. PRATT.

FINANCIAL CONDITION APRIL 23, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$29,050 00	Due installment shareholders—	
Loans on shares of association....	800 00	dues	\$34,267 64
Cash deposited in bank.....	6,061 47	Due installment shareholders—	
Furniture and fixtures.....	93 80	profits apportioned	2,074 30
Installments due and unpaid.....	128 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	58 75
and unpaid	98 57	Surplus or undivided profits.....	1 30
Interest premium and fines ac-			
crued	170 15		
Total assets	\$36,401 99	Total liabilities	\$36,401 99

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 23, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$7,500 00
year	\$4,596 71	Loaned on shares.....	800 00
Dues on installment shares.....	10,082 00	Dues repaid on withdrawal.....	6,537 00
Interest	1,772 02	Profits or interest on withdrawal.	548 64
Installment premiums	173 06	Salaries or other compensation of	
Fines	109 01	officers, \$85.00; auditors, \$6.00...	91 00
Transfer fees	50	Rent	15 00
Admission or membership fees....	40 50	Advertising, stationery, printing,	
Mortgage loans repaid.....	4,500 00	postage, light and fuel.....	9 69
Stock loans repaid.....	300 00	Premium on officers' bonds.....	10 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	6,061 47
Total receipts	\$21,573 80	Total disbursements	\$21,573 80

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 130; membership at end of year, 134. Borrowing members, 25, holding 180 shares; non-borrowing members, 109, holding 588 shares.

Shares in force at beginning of fiscal year, 797; shares issued during year, 162; shares canceled (matured, none) during year, 191; shares in force at close of year, 768.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated March 7, 1871.

Commenced business March, 1871.

President, DALLAS R. CANN.

Secretary, FRANK C. SAYRS.

Treasurer, CHARLES T. LORE.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$283,200 00	Due installment shareholders—	
Loans on shares of association....	25,100 00	dues	\$267,909 00
Cash deposited in bank.....	11,167 93	Due installment shareholders—	
Real estate sold under contract....	23,450 00	profits apportioned	75,371 55
Installments due and unpaid.....	436 64	Due installment shareholders—	
Interest and fines due and unpaid	276 71	advance payments	349 50
		Surplus or undivided profits.....	1 23
Total assets	\$343,631 28	Total liabilities	\$343,631 28

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$12,714 62	Loaned on mortgages.....	\$76,450 00
Dues on installment shares.....	51,613 88	Loaned on shares.....	8,000 00
Interest	19,192 53	Dues repaid on withdrawal.....	11,234 00
Installment premiums	8 70	Profits or interest on withdrawal.	1,623 78
Fines	354 27	Matured shares	15,700 00
Admission or membership fees....	136 50	Real estate acquired under fore-	
Mortgage loans repaid.....	18,900 00	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	403 56
tured shares	12,900 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers and on real estate sold	
closure or deed.....	400 00	under contract	33 00
Stock loans repaid.....	6,450 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$700.00; auditors, \$15.00..	715 00
shares	250 00	Rent	84 00
Real estate sold.....	1,950 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	20 15
repaid	33 00	Premium on officers' bonds.....	20 00
Judgment collected	548 92	Filing annual report.....	1 00
Total receipts	\$125,452 42	Cash in bank at end of year.....	11,167 93
		Total disbursements	\$125,452 42

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 769; membership at end of year, 795. Borrowing
members, 296, holding 2,120% shares; non-borrowing members, 499, holding 2,025% shares.

Shares in force at beginning of fiscal year, 3,912½; shares issued during year, 545¾; shares
canceled (matured, 78¾) during year, 312; shares in force at close of year, 4,146¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

PHOENIX BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated March 17, 1908.

Commenced business April 13, 1908.

*President, JAMES F. BAKER.**Secretary, RALPH D. BAKER.**Treasurer, PHILIP WILSON.*

FINANCIAL CONDITION APRIL 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$28,000 00	Due installment shareholders—	
Loans on shares of association....	1,600 00	dues	\$28,668 00
Cash deposited in bank.....	1,383 95	Due installment shareholders—	
Installments due and unpaid.....	60 37	profits apportioned	2,375 72
Interest, premium and fines due		Due installment shareholders—	
and unpaid	20 17	advance payments	20 10
		Surplus or undivided profits.....	67
Total	\$31,064 49	Total liabilities	\$31,064 49

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$15,360 00
year	\$30 86	Loaned on shares.....	1,100 00
Dues on installment shares.....	14,024 63	Dues repaid on withdrawal.....	2,117 00
Interest	1,583 59	Profits or interest on withdrawal.	70 51
Installment premiums	16 40	Borrowed money	10,350 00
Fines	30 51	Interest on borrowed money.....	113 53
Admission or membership fees....	120 90	Salaries or other compensation of	
Mortgage loans repaid.....	8,100 00	officers, \$125.00; auditors, \$6.00...	131 00
Stock loans repaid.....	50 00	Rent	10 00
Money borrowed	6,675 00	Advertising, stationery, printing,	
		postage, light and fuel.....	25 85
		Premium on officers' bonds.....	10 00
		State examination	20 00
		Cash in bank at end of year.....	1,383 95
Total receipts	\$30,631 89	Total disbursements	\$30,631 89

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 158; membership at end of year, 189. Borrowing members, 28, holding 239 shares; non-borrowing members, 161, holding 894 shares.

Shares in force at beginning of fiscal year, 822; shares issued during year, 420; shares canceled (matured, none) during year, 109; shares in force at close of year, 1,133.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5-16 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PROGRESSIVE BUILDING AND LOAN ASSOCIATION,
CHESILHURST.

Incorporated October 5, 1901.

Commenced business May 7, 1901.

President, OTTO KEINERT.

Secretary, JACOB T. HUMPHRIES.

Treasurer, JOHN GRAHAM.

FINANCIAL CONDITION MAY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$14,900 00	Due installment shareholders—	
Loans on shares of association....	1,375 00	dues	\$10,656 00
Cash deposited in bank.....	155 98	Due installment shareholders—	
Real estate sold under contract....	450 00	profits apportioned	3,313 73
Installments due and unpaid.....	110 90	Due installment shareholders—	
Interest, premium and fines due		advance payments	142 65
and unpaid	103 84	Borrowed money	3,000 00
Taxes, insurance, etc., advanced		Interest accrued on borrowed	
for borrowers	60 93	money	22 68
Interest on note discounted.....	10 36	Surplus or undivided profits.....	31 95
Total assets	\$17,167 01	Total liabilities	\$17,167 01

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$6,044 00
year	\$523 31	Loaned on shares.....	200 00
Dues on installment shares.....	3,068 45	Dues repaid on withdrawal.....	781 00
Interest	983 12	Profits or interest on withdrawal.	35 26
Installment premiums	428 41	Borrowed money	2,000 00
Fines	65 93	Interest on borrowed money.....	152 11
Mortgage loans repaid.....	1,025 00	Taxes, repairs and insurance (not	
Stock loans repaid.....	400 00	chargeable to borrowers).....	5 25
Money borrowed	3,000 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers and on real estate sold	
repaid	23 31	under contract	18 16
Withdrawal fees	12 75	Salaries or other compensation of	
Cash over	3 00	officers	96 00
Total receipts	\$9,533 28	Advertising, stationery, printing	
		postage, light and fuel.....	20 52
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds.....	4 00
		Cash in bank at end of year.....	155 98
		Total disbursements	\$9,533 28

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 122; membership at end of year, 129. Borrowing members, 62, holding 103½ shares; non-borrowing members, 67, holding 134 shares.

Shares in force at beginning of fiscal year, 205½; shares issued during year, 55½; shares canceled (matured, none) during year, 23½; shares in force at close of year, 237½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 3-5 per cent. per annum; on stock (book) loans, 2 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, 60 cents per share.

Foreclosures during year, none.

PROVIDENT BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated December 16, 1892. Commenced business December, 1892.

President, GEORGE W. JESSUP.

Secretary, A. D. AMBRUSTER.

Treasurer, H. H. BURLING.

FINANCIAL CONDITION DECEMBER 12, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$103,500 00	Due installment shareholders—	
Loans on shares of association...	8,672 00	dues	\$96,993 00
Cash deposited in bank.....	163 53	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	20,901 66
closure or in settlement of debts		Due installment shareholders—	
due association	4,450 00	advance payments	42 00
Real estate sold under contract...	1,000 00	Borrowed money	200 00
Installments due and unpaid.....	102 81		
Interest, premium and fines due			
and unpaid	226 32		
Taxes, insurance, etc., advanced			
for borrowers	22 00		
Total assets	\$118,136 66	Total liabilities	\$118,136 66

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 12, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$34,550 00
year	\$10,474 39	Loaned on shares.....	4,222 00
Dues on installment shares.....	20,617 87	Dues repaid on withdrawal.....	4,634 50
Interest	5,996 79	Profits or interest on withdrawal.	426 09
Installment premiums	50 47	Matured shares	11,050 00
Fines	65 32	Borrowed money	5,400 00
Admission or membership fees....	44 33	Interest on borrowed money.....	13 39
Rents	165 41	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	7,928 00	chargeable to borrowers).....	118 00
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	2,650 00	rowers and on real estate sold	
Stock loans repaid.....	1,550 00	under contract	22 00
Stock loans canceled by matured		Salaries or other compensation of	
shares	3,000 00	officers, \$300.00; auditors, \$15.00..	315 00
Real estate sold.....	2,800 00	Rent	30 00
Money borrowed	5,600 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	14 25
repaid	44 68	Filing annual report.....	1 00
Total receipts	\$60,987 26	Safe deposit box rent.....	20 00
		Premium on officers' bonds.....	2 50
		Expenses of auditors.....	5 00
		Cash in bank at end of year.....	163 53
		Total disbursements	\$60,987 26

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 240; membership at end of year, 273. Borrowing members, 96, holding 669 $\frac{1}{4}$ shares; non-borrowing members, 177, holding 998 $\frac{1}{2}$ shares.

Shares in force at beginning of fiscal year, 1,521 $\frac{1}{2}$; shares issued during year, 297 $\frac{1}{4}$; shares canceled (matured, 55 $\frac{1}{4}$) during year, 151 $\frac{1}{2}$; shares in force at close of year, 1,667 $\frac{1}{2}$.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SEASIDE PARK BUILDING AND LOAN ASSOCIATION, CAMDEN.

Incorporated October 28, 1908.

Commenced business November 2, 1908.

*President, JOSEPH J. SCHEITER.**Secretary, EDWARD A. SCHNEIDER.**Treasurer, HENRY J. JOHNSON.*

FINANCIAL CONDITION NOVEMBER 6, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$1,500 00	Due installment shareholders— dues	\$2,238 00
Loans on shares of association....	300 00	Due installment shareholders— profits apportioned	100 90
Cash deposited in bank.....	375 19	Due on shares lapsed or forfeited.	3 00
Installments due and unpaid.....	45 00	Surplus or undivided profits.....	29
Books and stationery.....	122 00		
Total assets	\$2,342 19	Total liabilities	\$2,342 19

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 6, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$418 45	Loaned on shares.....	\$800 00
Dues on installment shares.....	1,658 00	Dues repaid on withdrawal.....	1,477 00
Interest	105 06	Salaries or other compensation of officers	48 00
Installment premiums	16 59	Rent	24 00
Fines	18 09	Advertising, stationery, printing, postage, light and fuel.....	7 25
Admission or membership fees....	17 50	Miscellaneous	2 25
Stock loans repaid.....	500 00	Cash in bank at end of year.....	375 19
Total receipts	\$2,733 69	Total disbursements	\$2,733 69

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 46; membership at end of year, 35. Borrowing members, 4, holding 22½ shares; non-borrowing members, 31, holding 106 shares.

Shares in force at beginning of fiscal year, 210½; shares issued during year, 67; shares canceled (matured, none) during year, 149; shares in force at close of year, 128½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on stock (book) loans granted during the year, 9-10 per cent, per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**SHIPBUILDERS' HOME BUILDING AND LOAN ASSOCIATION,
CAMDEN.**

Incorporated January 28, 1904. Commenced business February 12, 1904.

President, WILLIAM J. BRADLEY.

Secretary, JOHN M. KELLY.

Treasurer, CENTRAL TRUST COMPANY.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$114,675 00	Due installment shareholders—	
Loans on shares of association....	6,040 00	dues	\$104,200 50
Cash deposited in bank.....	4,127 38	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	23,277 57
closure or in settlement of debts		Due installment shareholders—	
due association	2,227 10	advance payments	27 37
Furniture and fixtures.....	50 00	Due on shares lapsed or forfeited.	24 00
Installments due and unpaid.....	77 50	Surplus or undivided profits.....	3 65
Interest, premium and fines due			
and unpaid,	304 51		
Interest accrued	31 60		
Total assets	\$127,533 09	Total liabilities	\$127,533 09

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$28,200 00
year	\$7,466 99	Loaned on shares.....	1,855 00
Dues on installment shares.....	23,913 88	Dues repaid on withdrawal.....	4,564 00
Interest	6,649 28	Profits or interest on withdrawal.	472 68
Installment premiums	631 42	Borrowed money	2,500 00
Fines	144 86	Interest on borrowed money.....	25 35
Admission or membership fees....	61 38	Real estate acquired under fore-	
Rents	36 00	closure or in settlement of debts	
Mortgage loans repaid.....	800 00	due association	2,227 10
Mortgage loans canceled by fore-		Salaries or other compensation of	
closure or deed.....	1,600 00	officers	350 00
Stock loans repaid.....	615 00	Advertising, stationery, printing,	
Money borrowed	2,500 00	postage, light and fuel.....	62 80
		Premium on officers' bonds.....	31 50
		Incidental expenses	3 00
		Cash in bank at end of year.....	4,127 38
Total receipts	\$44,418 81	Total disbursements	\$44,418 81

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 244; membership at end of year, 251. Borrowing members, 82, holding 702½ shares; non-borrowing members, 169, holding 1,227 shares.

Shares in force at beginning of fiscal year, 1,791½; shares issued during year, 235½; shares canceled (matured, none) during year, 98; shares in force at close of year, 1,929½.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

SOUTH CAMDEN BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated April 26, 1895.

Commenced business June 26, 1895.

President, WILLIAM THOMPSON.

Secretary, CHARLES H. HELMBOLD, JR.

Treasurer, ELIAS DAVIS.

FINANCIAL CONDITION JUNE 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$156,900 00	Due installment shareholders— dues	\$135,156 00
Loans on shares of association....	10,130 00	Due installment shareholders— profits apportioned	41,567 36
Cash deposited in bank.....	2,862 38	Due installment shareholders— advance payments	365 20
Real estate acquired under fore- closure or in settlement of debts due association	2,400 00	Surplus or undivided profits.....	85
Real estate sold under contract...	1,750 00		
Furniture and fixtures.....	75 00		
Installments due and unpaid.....	1,731 12		
Interest, premium and fines due and unpaid	261 09		
Interest, premium and fines ac- rued	963 82		
Rent due	16 00		
Total assets	\$177,089 41	Total liabilities	\$177,089 41

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$3,956 51	Loaned on mortgages.....	\$28,500 00
Dues on installment shares.....	28,704 23	Loaned on shares.....	8,065 00
Interest	10,286 25	Dues repaid on withdrawal.....	6,947 58
Installment premiums	1,319 08	Profits or interest on withdrawal.	711 41
Fines	204 88	Matured shares	37,033 30
Transfer fees	5 00	Borrowed money	32,000 00
Admission or membership fees...	97 25	Interest on borrowed money.....	1,033 45
Rents	176 00	Taxes, repairs and insurance (not chargeable to borrowers).....	311 15
Mortgage loans repaid.....	36,900 00	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	79 65
Mortgage loans canceled by ma- tured shares	4,750 00	Salaries or other compensation of officers, \$550.00; auditors, \$30.00..	580 00
Stock loans repaid.....	4,275 00	Rent	18 00
Stock loans canceled by matured shares	2,500 00	Advertising, stationery, printing, postage, light and fuel.....	30 25
Money borrowed	25,000 00	Premium on officers' bonds.....	20 00
Taxes, insurance, etc., advanced, repaid	79 25	State examination and filing an- nual report	21 00
Total receipts	\$118,253 45	State League dues.....	5 00
		Miscellaneous	25 28
		Advance dues repaid.....	10 00
		Cash in bank at end of year.....	2,862 38
		Total disbursements	\$118,253 45

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 50 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 376; membership at end of year, 397. Borrowing
members, 140, holding 1,055 shares; non-borrowing members, 257, holding 1,482 shares.

Shares in force at beginning of fiscal year, 2,559; shares issued during year, 389; shares
canceled (matured, 185) during year, 411; shares in force at close of year, 2,537.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-10 per cent. per annum; on stock
(book) loans, 9-10 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SOUTH WARD BUILDING AND LOAN ASSOCIATION, No. 2,

CAMDEN.

Incorporated September 19, 1861.

Commenced business June 13, 1859.

President, GEORGE LEATHWHITE.

Secretary, J. L. MOUNCE.

Treasurer, J. W. SICKLER.

FINANCIAL CONDITION MAY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$200,800 00	Due installment shareholders—	
Loans on shares of association....	17,700 00	dues	\$178,320 00
Cash deposited in bank.....	10,573 06	Due installment shareholders—	
Real estate sold under contract..	8,950 00	profits apportioned	61,408 10
Furniture and fixtures.....	40 00	Due installment shareholders—	
Installments due and unpaid.....	1,229 50	advance payments	77 49
Interest, premium and fines due		Surplus or undivided profits.....	1 47
and unpaid	513 12		
Entrance fee	1 38		
Total assets	\$239,807 06	Total liabilities	\$239,807 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$38,550 00
year	\$11,892 83	Loaned on shares.....	9,650 00
Dues on installment shares.....	36,849 25	Dues repaid on withdrawal.....	7,222 00
Interest	10,404 04	Profits or interest on withdrawal.	932 20
Installment premiums	1,093 16	Matured shares	22,500 00
Fines	408 82	Interest accrued on matured	
Admission or membership fees....	111 61	shares	7 50
Mortgage loans repaid.....	14,700 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by ma-		chargeable to borrowers).....	9 75
tured shares	5,500 00	Salaries or other compensation of	
Stock loans repaid.....	2,800 00	officers, \$700.00; auditors, \$30.00;	
Stock loans canceled by matured		clerks, \$30.00	760 00
shares	6,000 00	Rent	48 00
Real estate sold.....	600 00	Advertising, stationery, printing,	
		postage, light and fuel.....	57 20
		Premium on officers' bonds.....	30 00
		State examination	20 00
		Cash in bank at end of year.....	10,573 06
Total receipts	\$90,359 71	Total disbursements.....	\$90,359 71

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 497; membership at end of year, 438. Borrowing members, 220, holding 1,209 shares; non-borrowing members, 218, holding 1,787½ shares.

Shares in force at beginning of fiscal year, 2,824; shares issued during year, 463; shares canceled (matured, 112½) during year, 290½; shares in force at close of year, 2,996½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent. per annum; on stock (book) loans, 1 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

STOCKTON BUILDING AND LOAN ASSOCIATION,

CAMDEN.

Incorporated November 7, 1890. Commenced business December 15, 1890.

President, FITHIAN S. SIMMONS.*Secretary*, S. CONRAD OTT.*Treasurer*, ANDREW B. F. SMITH.

FINANCIAL CONDITION DECEMBER 14, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$144,575 00	Due installment shareholders—	
Loans on shares of association....	11,601 00	dues	\$141,459 00
Cash deposited in bank.....	9,633 06	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	34,371 83
closure or in settlement of debts		Due installment shareholders—	
due association	5,400 00	advance payments	61 00
Real estate otherwise acquired....	1,650 00	Surplus or undivided profits.....	11
Furniture and fixtures.....	40 00		
Installments due and unpaid.....	1,353 23		
Interest, premium and fines due			
and unpaid	1,390 89		
Admission fees	1 13		
Rents due	45 00		
Interest accrued	202 63		
Total assets	\$175,891 94	Total liabilities	\$175,891 94

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 14, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$39,800 00
year	\$576 92	Loaned on shares.....	4,875 00
Dues on installment shares.....	32,599 78	Dues repaid on withdrawal.....	7,387 50
Interest	8,223 68	Profits or interest on withdrawal.	1,248 50
Installment premiums	557 11	Borrowed money	1,400 00
Fines	433 84	Interest on borrowed money.....	21 58
Admission or membership fees....	123 77	Real estate acquired under fore-	
Rents	170 00	closure or in settlement of debts	
Mortgage loans repaid.....	22,510 00	due association	5,200 00
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	5,200 00	chargeable to borrowers).....	91 76
Stock loans repaid.....	485 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	105 60
repaid	30 60	Salaries or other compensation of	
		officers, \$720.00; auditors, \$30.00..	750 00
		Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	25 75
		Filing annual report.....	1 00
		Property committee.....	4 35
		Legal expenses	299 10
		Premium on officers' bonds.....	37 50
		Cash in bank at end of year.....	9,633 06
Total receipts	\$70,910 70	Total disbursements	\$70,910 70

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 274; membership at end of year, 295. Borrowing
members, 90, holding 965½ shares; non-borrowing members, 205, holding 1,706½ shares.

Shares in force at beginning of fiscal year, 2,397; shares issued during year, 499½; shares
canceled (matured, none) during year, 224½; shares in force at close of year, 2,672.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

STONE HAVOR BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated January 21, 1909.

Commenced business March 1, 1909.

*President, DAVID RISLEY.**Secretary, WILLIAM S. CASSELMAN, JR.**Treasurer, JOHN KIENZLE.*

FINANCIAL CONDITION FEBRUARY 6, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$10,980 00	Due installment shareholders—	
Loans on shares of association....	2,060 00	dues	\$12,707 21
Cash deposited in bank.....	173 41	Due installment shareholders—	
Installments due and unpaid.....	616 00	profits apportioned	739 37
Interest, premium and fines due		Due installment shareholders—	
and unpaid	51 74	advance payments	160 05
		Due on shares lapsed or forfeited.	270 79
		Surplus or undivided profits.....	3 73
Total assets	\$13,881 15	Total liabilities	\$13,881 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 6, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$6,500 00
year	\$343 21	Loaned on shares.....	1,260 00
Dues on installment shares.....	8,626 20	Dues repaid on withdrawal.....	2,002 00
Interest	674 34	Profits or interest on withdrawal.	23 67
Installment premiums	89 38	Borrowed money	2,300 00
Fines	53 51	Interest on borrowed money.....	35 26
Admission or membership fees....	52 70	Salaries or other compensation of	
Mortgage loans repaid.....	200 00	officers	125 00
Stock loans repaid.....	200 00	Counsel fees	100 00
Money borrowed	2,300 00	State examination	20 00
		Cash in bank at end of year.....	173 41
Total receipts	\$12,539 34	Total disbursements	\$12,539 34

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 77; membership at end of year, 85. Borrowing members, 10, holding 192 shares; non-borrowing members, 75, holding 543 shares.

Shares in force at beginning of fiscal year, 596; shares issued during year, 197; shares canceled (matured, none) during year, 58; shares in force at close of year, 735.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent. per annum; on stock (book) loans, 1½ per cent. per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

TWENTIETH CENTURY BUILDING AND LOAN ASSOCIATION,

CAMDEN.

Incorporated February 15, 1901. Commenced business February 19, 1901.

President, GEORGE E. RHEDEMAYER.

Secretary, ALBERT ADAMS.

Treasurer, E. D. NEKERVIS.

FINANCIAL CONDITION FEBRUARY 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$170,400 00	Due installment shareholders—	
Loans on shares of association.....	7,256 00	dues	\$152,535 00
Cash deposited in bank.....	212 86	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	42,512 66
closure or in settlement of debts		Due installment shareholders—	
due association	24,300 00	advance payments	147 00
Installments due and unpaid.....	718 28	Borrowed money	8,500 00
Interest and fines due and unpaid	683 04	Surplus or undivided profits.....	52
Rent due	100 00		
Interest accrued	25 00		
Total assets	\$203,695 18	Total liabilities	\$203,695 18

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$76,550 00
year	\$14,177 28	Loaned on shares	7,395 00
Dues on installment shares.....	31,546 30	Dues repaid on withdrawal.....	6,393 50
Interest	10,229 96	Profits or interest on withdrawal.	346 50
Installment premiums	693 16	Borrowed money	39,200 00
Fines	488 86	Interest on borrowed money.....	576 82
Admission or membership fees....	125 85	Real estate acquired under fore-	
Rents	973 50	closure or in settlement of debts	
Mortgage loans repaid.....	22,700 00	due association	22,771 40
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	21,000 00	chargeable to borrowers).....	562 58
Stock loans repaid.....	4,925 00	Taxes, insurance, etc., for bor-	
Money borrowed	47,700 00	rowers	626 60
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	626 60	officers, \$400.00; directors, \$30.00;	
Rebate on repairs to real estate..	23 00	auditors, \$15.00	445 00
Rebate on foreclosure costs.....	3 00	Rent	50 00
Rebate on surety bonds.....	8 00	Advertising, stationery, printing,	
		postage, light and fuel.....	55 25
		Premium on officers' bonds.....	34 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	212 86
Total receipts	\$155,220 51	Total disbursements	\$155,220 51

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 341; membership at end of year, 373. Borrowing members, 90, holding 1.040% shares; non-borrowing members, 283, holding 1.479 shares.

Shares in force at beginning of fiscal year, 2,237½ shares issued during year, 503¾; shares canceled (matured, none) during year, 221; shares in force at close of year, 2,519¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 3.

UNION BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated March 21, 1903.

Commenced business April 7, 1903.

President, WILLIAM S. F. PIERCE.

Secretary, ANTHONY J. OBERST.

Treasurer, FRED. ROEDEL, SR.

FINANCIAL CONDITION APRIL 6, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$54,400 00	Due installment shareholders—	
Loans on shares of association.....	3,300 00	dues	\$40,901 00
Cash deposited in bank.....	68 68	Due installment shareholders—	
Furniture and fixtures.....	68 00	profits apportioned	9,532 49
Installments due and unpaid.....	67 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	49 50
and unpaid	54 35	Borrowed money	7,800 00
Interest, premium and fines ac-		Surplus or undivided profits.....	1 53
crued	326 49		
Total assets	\$58,284 52	Total liabilities	\$58,284 52

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 6, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$15,800 00
year	\$11 84	Loaned on shares.....	1,000 00
Dues on installment shares.....	9,980 42	Dues repaid on withdrawal.....	3,787 50
Interest	3,461 23	Profits or interest on withdrawal.	580 86
Installment premiums	391 22	Borrowed money	12,800 00
Fines	99 38	Interest on borrowed money.....	652 82
Admission or membership fees....	47 40	Salaries or other compensation of	
Mortgages loans repaid.....	5,700 00	officers	348 00
Stock loans repaid.....	1,400 00	Rent	18 00
Money borrowed	14,000 00	Advertising, stationery, printing,	
Appraisal committee fees.....	12 00	postage, light and fuel.....	30 62
		State examination	20 00
		Appraisal committee	12 00
		State League dues.....	5 00
		Cash in bank at end of year.....	68 68
Total receipts	\$35,103 49	Total disbursements	\$35,103 49

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 50 cents and 25 cents, payable monthly.

Membership at beginning of fiscal year, 116; membership at end of year, 127. Borrowing members, 40, holding 615 shares; non-borrowing members, 87, holding, 1,037 shares.

Shares in force at beginning of fiscal year, 1,504; shares issued during year, 316; shares canceled (matured, none) during year, 188; shares in force at close of year, 1,652.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent. per annum; on stock (book) loans, $\frac{1}{4}$ per cent. per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

UNITED MUTUAL LOAN AND BUILDING ASSOCIATION,
GLOUCESTER CITY.

Incorporated August 29, 1866. Commenced business August 10, 1866.

President, HARLAN S. MINER.

Secretary, CHARLES A. HOLDCRAFT.

Treasurer, PATRICK O'SULLIVAN.

FINANCIAL CONDITION AUGUST 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$383,750 00	Due installment shareholders—	
Loans on shares of association.....	13,650 00	dues	\$289,791 00
Cash deposited in bank.....	215 76	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	94,691 27
closure or in settlement of debts		Due installment shareholders—	
due association	6,400 00	advance payments	522 53
Real estate sold under contract..	3,600 00	Due on shares lapsed or forfeited	31 92
Furniture and fixtures.....	265 00	Balance payable on loans made..	2,266 00
Installments due and unpaid.....	1,600 58	Borrowed money	23,500 00
Interest and fines due and unpaid	961 95	Surplus or undivided profits.....	10 26
Taxes, insurance, etc., advanced			
for borrowers	72 50		
Interest accrued	297 19		
Total assets	\$410,812 98	Total liabilities	\$410,812 98

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$77,084 00
year	\$138 53	Loaned on shares.....	16,750 00
Dues on installment shares.....	66,618 37	Dues repaid on withdrawal.....	15,486 50
Interest	24,517 44	Profits or interest on withdrawal.	1,672 59
Gross premium.....	4,803 00	Matured shares	53,200 00
Fines	547 01	Borrowed money	27,500 00
Admission or membership fees...	180 50	Interest on borrowed money.....	707 47
Rents	281 13	Real estate acquired under fore-	
Mortgage loans repaid.....	25,200 00	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	5,606 61
tured shares	12,400 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by fore-		chargeable to borrowers).....	307 88
closure or deed.....	5,900 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	5,250 00	rowers and on real estate sold	
Stock loans canceled by matured		under contract	72 50
shares	7,000 00	Salaries or other compensation of	
Money borrowed	47,000 00	officers, \$950.00; auditors, \$30.00..	980 00
Taxes, insurance, etc., advanced,		Rent	39 00
repaid	106 90	Advertising, stationery, printing,	
		postage, light and fuel.....	103 46
		Premium on officers' bonds.....	25 83
		Safe	95 00
		State examination and filing an-	
		nual report	21 00
		Drawing deed	25 00
		Expenses of property committee..	12 00
		Advanced rent returned.....	11 68
		Solicitor's fees	24 65
		Miscellaneous expense	1 95
		Cash in bank at end of year.....	215 76
Total receipts	\$199,942 88	Total disbursements	\$199,942 88

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 752; membership at end of year, 734. Borrowing members, 284, holding 2,225% shares; non-borrowing members, 450, holding 3,000 shares.

Shares in force at beginning of fiscal year, 5,094%; shares issued during year, 733; shares canceled (matured, 266) during year, 601%; shares in force at close of year, 5,225%.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 6 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

UNITED TOWNS BUILDING AND LOAN ASSOCIATION,
LINDENWOLD.

Incorporated March 10, 1890.

Commenced business April 21, 1890.

President, GEORGE T. WORDEN.

Secretary, LUCIUS W. PARKER.

Treasurer, ELLIS PARKER.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$125,125 00	Due installment shareholders—	
Loans on shares of association...	5,666 65	dues	\$118,002 00
Cash deposited in bank.....	10,020 67	Due installment shareholders—	
Real estate purchased.....	800 00	profits apportioned	32,475 39
Real estate sold under contract..	8,850 00	Due installment shareholders—	
Installments due and unpaid.....	650 89	advance payments	754 40
Interest, premium and fines due		Surplus or undivided profits.....	2 57
and unpaid	121 15		
Total assets	\$151,234 36	Total liabilities	\$151,234 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$31,450 00
year	\$2,865 92	Loaned on shares.....	2,411 65
Dues on installment shares.....	26,796 89	Dues repaid on withdrawal.....	13,977 14
Interest	8,346 48	Profits or interest on withdrawal.	1,649 85
Installment premiums	797 40	Matured shares	4,811 04
Fines	251 95	Borrowed money	21,000 00
Admission or membership fees...	85 32	Interest on borrowed money.....	86 04
Rents	40 50	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	25,500 00	chargeable to borrowers).....	16 42
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	3,950 00	rowers and on real estate sold	
Stock loans repaid.....	1,190 00	under contract	23 06
Stock loans canceled by matured		Salaries or other compensation of	
shares	300 00	officers, \$385.00; auditors, \$30.00..	415 00
Real estate sold.....	600 00	Rent	20 00
Money borrowed	15,500 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	99 66
repaid	32 10	Interest on advance payments....	8 20
Total receipts	\$86,256 56	League membership	5 00
		Premium on officers' bonds.....	16 00
		Miscellaneous expenses	13 16
		Corrections	232 67
		Filing annual report.....	1 00
		Cash in bank at end of year.....	10,020 67
		Total disbursements	\$86,256 56

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 280; membership at end of year, 359. Borrowing
members, 115, holding 809½ shares; non-borrowing members, 244, holding 1,313 shares.

Shares in force at beginning of fiscal year, 1,907; shares issued during year, 568½; shares
canceled (matured, 24) during year, 353; shares in force at close of year, 2,122½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year; on real estate loans, ¾ per cent. per annum; on stock
(book) loans, ¾ per cent. per annum.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

WEST COLLINGSWOOD BUILDING AND LOAN ASSOCIATION,
COLLINGSWOOD.

Incorporated April 27, 1907.

Commenced business April 27, 1907.

President, WILLIAM C. LORE.

Secretary, ALBERT F. CLARK.

Treasurer, HENRY BAUER.

FINANCIAL CONDITION APRIL 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$25,400 00	Due installment shareholders—	
Loans on shares of association....	1,830 00	dues	\$21,397 20
Cash deposited in bank.....	4 50	Due installment shareholders—	
Furniture and fixtures.....	45 00	profits apportioned	1,960 57
Installments due and unpaid.....	19 60	Due installment shareholders—	
Interest and fines due and unpaid	6 60	advance payments	84 00
		Borrowed money	3,860 00
		Surplus or undivided profits.....	3 93
Total assets	\$27,305 70	Total liabilities	\$27,305 70

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$12,600 00
year	\$68 63	Loaned on shares.....	1,340 00
Dues on installment shares.....	10,521 90	Dues repaid on withdrawal.....	1,293 00
Interest	1,337 15	Profits or interest on withdrawal.	34 03
Fines	11 90	On shares lapsed or forfeited.....	53 25
Transfer fees	1 50	Borrowed money	34,510 00
Admission or membership fees....	73 25	Interest on borrowed money.....	234 06
Stock loans repaid.....	265 00	Salaries or other compensation of	
Money borrowed	37,920 00	officers	75 00
		Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	17 49
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	5 00
		Cash in bank at end of year.....	4 50
Total receipts	\$50,199 33	Total disbursements	\$50,199 33

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 124; membership at end of year, 150. Borrowing members, 27, holding 227½ shares; non-borrowing members, 123, holding 740 shares.

Shares in force at beginning of fiscal year, 750½; shares issued during year, 292; shares canceled (matured, none) during year, 75; shares in force at close of year, 967½.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WEST JERSEY MUTUAL BUILDING AND LOAN ASSOCIATION,
CAMDEN.

Incorporated December 29, 1898. Commenced business January 24, 1899.

President, WILLIAM MITCHELL.

Secretary, SAMUEL P. JONES.

Treasurer, ROWLAND I. HAINES.

FINANCIAL CONDITION DECEMBER 22, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$199,031 49	Due installment shareholders—dues	\$174,000 00
Loans on shares of association....	14,860 00	Due installment shareholders—profits apportioned	61,057 54
Cash deposited in bank.....	19,036 01	Dues on shares lapsed or forfeited	20 55
Furniture and fixtures.....	75 00	Surplus or undivided profits.....	08
Installments due and unpaid.....	1,435 48		
Interest, premium and fines due and unpaid	640 19		
Total assets	\$235,073 17	Total liabilities	\$235,073 17

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 22, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$41,082 06	Loaned on mortgages.....	\$27,700 00
Dues on installment shares.....	31,774 87	Loaned on shares.....	3,810 00
Interest	13,507 04	Dues repaid on withdrawal.....	15,302 75
Installment premiums	799 46	Profits or interest on withdrawal.	3,659 18
Fines	814 95	Matured shares	70,400 00
Transfer fees	1 75	Borrowed money	8,000 00
Admission or membership fees....	167 75	Interest on borrowed money.....	58 20
Mortgage loans repaid.....	28,465 63	Salaries or other compensation of officers	815 00
Mortgage loans canceled by matured shares	13,342 00	Rent	50 00
Stock loans repaid.....	2,300 00	Advertising, stationery, printing, postage, light and fuel.....	25 50
Stock loans canceled by matured shares	8,850 00	Premium on officers' bonds.....	24 00
Money borrowed	8,000 00	State examination and filing annual report	21 00
		Interest refunded	4 00
		Advance dues returned.....	199 87
		Cash in bank at end of year.....	19,036 01
Total receipts	\$149,105 51	Total disbursements	\$149,105 51

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 343; membership at end of year, 320. Borrowing: members, 161, holding 1,399½ shares; non-borrowing members, 159, holding 1,013½ shares.

Shares in force at beginning of fiscal year, 2,747½; shares issued during year, 253½; shares canceled (matured, 352) during year, 593; shares in force at close of year, 2,413.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents and \$1.00 per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WESTMONT BUILDING AND LOAN ASSOCIATION,
WESTMONT.

Incorporated December 26, 1908. Commenced business January 8, 1909.

President, JAMES MACAULEY.

Secretary, ALFRED M. MATTHEWS.

Treasurer, WILLIAM A. WILKINSON.

FINANCIAL CONDITION DECEMBER 10, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$6,400 00	Due installment shareholders—	
Loans on shares of association....	210 00	dues	\$5,259 00
Cash deposited in bank.....	59	Due installment shareholders—	
Furniture and fixtures.....	74 00	profits apportioned	215 51
Installments due and unpaid.....	179 00	Due installment shareholders—	
Interest and fines due and unpaid	10 92	advance payments	15 00
		Borrowed money	1,385 00
Total assets	\$6,874 51	Total liabilities	\$6,874 51

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 10, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$391 95	Loaned on mortgages.....	\$5,000 00
Dues on installment shares.....	3,940 00	Loaned on shares.....	260 00
Interest	229 51	Dues repaid on withdrawal.....	763 00
Installment premiums	2 68	Borrowed money	1,775 00
Fines	17 25	Interest on borrowed money.....	16 20
Admission or membership fees....	24 15	Salaries or other compensation of officers	3 00
Stock loans repaid.....	100 00	Rent	9 00
Money borrowed	3,160 00	Advertising, stationery, printing, postage, light and fuel.....	7 75
		State examination and filing annual report	21 00
		Premium on officers' bonds.....	10 00
		Cash in bank at end of year.....	59
Total receipts	\$7,865 54	Total disbursements	\$7,865 54

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 65; membership at end of year, 105. Borrowing members, 9, holding 58 shares; non-borrowing members, 96, holding 303½ shares.

Shares in force at beginning of fiscal year, 195; shares issued during year, 239½; shares canceled (matured, none) during year, 73; shares in force at close of year, 361½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 2-5 per cent. per annum; on stock (book) loans, 2-5 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

ANGLESEA BUILDING AND LOAN ASSOCIATION,

ANGLESEA.

Incorporated June 7, 1904.

Commenced business June 27, 1904.

President, JOHN W. YOUNG.

Secretary, LEAMING M. RICE.

Treasurer, WILBUR E. YOUNG.

FINANCIAL CONDITION JUNE 26, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$26,350 00	Due installment shareholders—	
Loans on shares of association....	15,380 00	dues	\$35,304 00
Cash deposited in bank.....	26 69	Due installment shareholders—	
Installments due and unpaid.....	554 90	profits apportioned	7,120 23
Interest, premium and fines due		Due installment shareholders—	
and unpaid	255 39	advance payments	18 10
Membership fees	60	Surplus or undivided profits.....	25
		Salaries due	125 00
Total assets	\$42,567 58	Total liabilities	\$42,567 58

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 26, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$542 24	Loaned on mortgages.....	\$7,100 00
Dues on installment shares.....	6,598 25	Loaned on shares.....	2,605 00
Interest	2,051 17	Dues repaid on withdrawal.....	360 00
Installment premiums	116 33	Profits or interest on withdrawal.	2 80
Fines	9 65	Advertising, stationery, printing,	
Admission or membership fees....	5 40	postage, light and fuel.....	4 75
Stock loans repaid.....	790 00	Seal	3 80
		Premium on officers' bonds.....	10 00
		Cash in bank at end of year.....	26 69
Total receipts	\$10,113 04	Total disbursements	\$10,113 04

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 62; membership at end of year, 69. Borrowing members, 33, holding 304 shares; non-borrowing members, 36, holding 267 shares.

Shares in force at beginning of fiscal year, 532; shares issued during year, 49; shares canceled (matured, none) during year, 10; shares in force at close of year, 571.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CAPE MAY BUILDING AND LOAN ASSOCIATION,
CAPE MAY CITY.

Incorporated February 22, 1867. Commenced business January 28, 1867.

President, THOMAS W. MILLETT.

Secretary, HENRY S. RUTHERFORD.

Treasurer, I. HARRY SMITH, JR.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$101,850 00	Due installment shareholders—	
Loans on shares of association....	650 00	dues	\$79,560 00
Cash deposited in bank.....	859 93	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	16,199 03
closure or in settlement of debts		Due installment shareholders—	
due association	5,000 00	advance payments	17 50
Real estate sold under contract...	600 00	Due shareholders—matured shares	11,500 00
Installments due and unpaid.....	561 00	Interest accrued on unpaid ma-	
Interest and fines due and unpaid	550 12	tured shares	232 33
		Borrowed money	2,500 00
		Surplus or undivided profits.....	1 66
		Doubtful assets	60 53
Total assets	\$110,071 05	Total liabilities	\$110,071 05

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$26,800 00
year	\$308 97	Loaned on shares.....	200 00
Dues on installment shares.....	21,483 00	Dues repaid on withdrawal.....	8,099 00
Interest	6,323 58	Profits or interest on withdrawal.	1,662 96
Gross premium	343 50	Matured shares	11,425 00
Fines	222 91	Interest accrued on matured	
Admission or membership fees....	84 75	shares	296 54
Rents	125 00	Borrowed money	15,600 00
Mortgage loans repaid.....	19,200 00	Interest on borrowed money.....	232 47
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	2,300 00	chargeable to borrowers).....	433 23
Stock loans repaid.....	800 00	Taxes, insurance, etc., for bor-	
Money borrowed	15,100 00	rowers and on real estate sold	
Taxes, insurance, etc., advanced,		under contract	101 80
repaid	45 80	Salaries or other compensation of	
Water rent	5 50	officers, \$400.00; auditors, \$15.00;	
		solicitor, \$50.00	465 00
		Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	9 04
		Interest returned	7 50
		Premium on officers' bonds.....	20 00
		State examination and filing an-	
		nual report	21 00
		Water rent	11 00
		State League expenses.....	10 50
		Protested check	17 36
		Fines remitted	38 18
		Recording fees	2 50
		Cash in bank at end of year.....	859 93
Total receipts	\$66,343 01	Total disbursements	\$66,343 01

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 306; membership at end of year, 329. Borrowing members, 72, holding 562 shares; non-borrowing members, 257, holding 1,090 shares.

Shares in force at beginning of fiscal year, 1,510; shares issued during year, 339; shares canceled (matured, 52) during year, 197; shares in force at close of year, 1,652.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 1¼ per cent.; on stock (book) loans, 1¼ per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

DENNISVILLE LOAN AND BUILDING ASSOCIATION,
DENNISVILLE.

Incorporated February 28, 1881. Commenced business March 7, 1881.

President, LESLIE S. LUDLAM.

Secretary, FLUVIAL W. JAMES.

Treasurer, JOHN K. CARROLL.

FINANCIAL CONDITION MARCH 6, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$97,668 95	Due installment shareholders—	
Loans on shares of association....	1,635 00	dues	\$85,944 00
Cash deposited in bank.....	5,107 09	Due installment shareholders—	
Real estate sold under contract...	50 00	profits apportioned	19,648 86
Furniture and fixtures.....	40 00	Due installment shareholders—	
Installments due and unpaid.....	610 61	advance payments	199 89
Interest and fines due and unpaid	521 06	Surplus or undivided profits.....	7 39
Taxes, insurance, etc., advanced		Taxes to be returned.....	36 72
for borrowers	133 42	Due for State examination.....	20 00
Arrearage account	55 73		
Foreclosure fee	35 00		
Total assets	\$105,856 86	Total liabilities	\$105,856 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 6, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$18,259 95
year	\$9,433 42	Loaned on shares.....	525 00
Dues on installment shares.....	18,233 82	Dues repaid on withdrawal.....	4,232 00
Interest	5,857 98	Profits or interest on withdrawal.	377 11
Gross premium	181 00	Matured shares	19,120 00
Fines	110 02	Taxes, repairs and insurance (not	
Admission or membership fees...	91 50	chargeable to borrowers).....	91 52
Mortgage loans repaid.....	4,341 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers and on real estate sold	
tured shares	7,400 00	under contract	71 25
Stock loans repaid.....	1,398 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$275.00; directors, \$112.00;	
shares	900 00	auditors, \$30.00	417 00
Real estate sold.....	250 00	Rent	12 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	95 87	postage, light and fuel.....	26 04
Arrearage account	39 00	Overpaid interest returned.....	1 90
		Admission fees returned.....	46 50
		Filing annual report and affidavits	2 25
		Foreclosure fees advanced.....	35 00
		Legal papers	6 00
		All other	1 00
		Cash in bank at end of year.....	5,107 09
Total receipts	\$48,331 61	Total disbursements	\$48,331 61

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 332; membership at end of year, 331. Borrowing members, 121, holding 575 shares; non-borrowing members, 210, holding 875 shares.

Shares in force at beginning of fiscal year, 1,440; shares issued during year, 182; shares canceled (matured, 95) during year, 172; shares in force at close of year, 1,450.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 1 per cent.; on stock (book) loans, none.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FIVE MILE BEACH BUILDING AND LOAN ASSOCIATION,
WILDWOOD.

Incorporated October 9, 1900. Commenced business October 26, 1900.

President, CURTIS T. BAKER.

Secretary, ROBERT J. KAY.

Treasurer, R. W. RYAN.

FINANCIAL CONDITION OCTOBER 4, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$120,550 00	Due installment shareholders— dues	\$105,351 00
Loans on shares of association...	9,160 00	Due installment shareholders— profits apportioned	30,657 61
Cash deposited in bank.....	6,488 51	Due installment shareholders— advance payments	177 15
Installments due and unpaid.....	228 98	Surplus or undivided profits.....	51
Interest, premium and fines due and unpaid	125 61	Salaries unpaid	405 00
Books and stationery.....	80 00	Rent unpaid	20 83
		Due for State examination and filing annual report.....	21 00
Total assets	\$136,633 10	Total liabilities	\$136,633 10

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 4, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$2,317 60	Loaned on mortgages.....	\$42,800 00
Dues on installment shares.....	24,226 58	Loaned on shares.....	6,440 00
Interest	7,380 38	Dues repaid on withdrawal.....	5,206 50
Installment premiums	680 13	Profits or interest on withdrawal.	287 95
Fines	207 93	Borrowed money	6,300 00
Transfer fees	2 00	Interest on borrowed money.....	41 77
Admission or membership fees...	50 15	Taxes, insurance, etc., for bor- rowers	14 40
Mortgage loans repaid.....	23,800 00	Salaries or other compensation of officers, \$275.00; auditors, \$20.00..	295 00
Stock loans repaid.....	3,055 00	Rent	25 00
Money borrowed	6,300 00	Advertising, stationery, printing, postage, light and fuel.....	101 04
Taxes, insurance, etc., advanced, repaid	14 40	State examination and filing an- nual report	21 00
Legal fees repaid.....	69 95	Premium on officers' bonds.....	23 00
		Legal fees	59 95
Total receipts	\$68,104 12	Cash in bank at end of year.....	6,488 51
		Total disbursements	\$68,104 12

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 205; membership at end of year, 247. Borrowing
members, 89, holding 864 shares; non-borrowing members, 158, holding 1,087½ shares.

Shares in force at beginning of fiscal year, 1,661½; shares issued during year, 502; shares
canceled (matured, none) during year, 212; shares in force at close of year, 1,951½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year; on real estate loans, 3-5 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HOLLY BEACH CITY BUILDING AND LOAN ASSOCIATION,
HOLLY BEACH CITY.

Incorporated May 7, 1909.

Commenced business April 1, 1909.

President, WILLIAM H. BRIGHT.

Secretary, SAMUEL J. MILLER.

Treasurer, SAMUEL ROBERTS.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first lines) ..	\$2,900 00	Due installment shareholders—	
Cash deposited in bank.....	432 68	dues	\$3,444 00
Installments due and unpaid.....	215 81	Due installment shareholders—	
Fines due and unpaid.....	16 33	profits apportioned	159 82
Books and stationery.....	40 00	Due installment shareholders—	
		advance payments	1 00
Total assets	\$3,604 82	Total liabilities	\$3,604 82

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$1,800 00
year	\$365 99	Dues repaid on withdrawal.....	370 00
Dues on installment shares.....	2,088 19	Borrowed money	200 00
Interest	168 21	Interest on borrowed money.....	1 00
Gross premium	16 00	Advertising, stationery, printing,	
Fines	51 54	postage, light and fuel.....	59 75
Admission or membership fees....	4 50	State examination and filing an-	
Money borrowed	200 00	nual report	21 00
		Premium on officers' bonds.....	10 00
		Cash in bank at end of year.....	432 68
Total receipts	\$2,894 43	Total disbursements	\$2,894 43

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 33; membership at end of year, 43. Borrowing members, 5, holding 17 shares; non-borrowing members, 38, holding 140 shares.

Shares in force at beginning of fiscal year, 157; shares issued during year, 68; shares canceled (matured, none) during year, 68; shares in force at close of year, 157.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 1 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MECHANICS' AND LABORERS' BUILDING AND LOAN ASSOCIATION,
CAPE MAY COURT HOUSE.

Incorporated February 27, 1872. Commenced business February 18, 1872.

President, MORGAN HAND.

Secretary, E. CLINTON HEWITT.

Treasurer, LESLIE S. LUDLAM.

FINANCIAL CONDITION FEBRUARY 19, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$180,025 00	Due installment shareholders—	
Loans on shares of association...	10,215 22	dues	\$161,748 00
Loans on other securities.....	900 00	Due installment shareholders—	
Cash deposited in bank.....	10,465 49	profits apportioned	41,629 15
Furniture and fixtures.....	100 00	Due installment shareholders—	
Installments due and unpaid.....	213 18	advance payments	725 28
Interest, premium and fines due		Unearned gross premiums.....	78 75
and unpaid	276 60	Surplus or undivided profits.....	18 30
Taxes, insurance, etc., advanced		Due for State examination.....	20 00
for borrowers	125 76	Due for light bill.....	8 64
Interest accrued	1,906 87		
Total assets	\$204,228 12	Total liabilities	\$204,228 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 19, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$37,550 00
year	\$12,003 79	Loaned on shares.....	5,044 00
Dues on installment shares.....	34,539 21	Dues repaid on withdrawal.....	8,153 00
Interest	11,408 19	Profits or interest on withdrawal.	1,760 20
Gross premium	377 45	Matured shares	20,400 00
Fines	124 37	Taxes, insurance, etc., for bor-	
Admission or membership fees...	510 00	rowers	125 76
Mortgage loans repaid.....	14,200 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$375.00; auditors, \$20.00..	395 00
tured shares	1,620 00	Rent	25 00
Stock loans repaid.....	7,745 78	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	52 63
shares	1,220 00	Committee expenses	30 92
Other loans repaid.....	400 00	Entrance fee returned.....	136 00
Committee expenses	34 21	Premium on officers' bonds.....	42 50
		Filing annual report.....	1 00
		Advance dues and interest repaid	1 50
		Cash in bank at end of year.....	10,465 49
Total receipts	\$84,183 00	Total disbursements	\$84,183 00

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 520; membership at end of year, 541. Borrowing members, 127, holding 898 shares; non-borrowing members, 414, holding 1,849 shares.

Shares in force at beginning of fiscal year, 2,487; shares issued during year, 491; shares canceled (matured, 102) during year, 231; shares in force at close of year, 2,747.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 1 per cent; on stock (book) loans $\frac{1}{2}$ per cent.

Admission fee charged, \$1.00 per share. Withdrawal fee charged, none.

Foreclosures during year, none.

OCEAN CITY BUILDING AND LOAN ASSOCIATION,
OCEAN CITY.

Incorporated March 10, 1887. Commenced business March 12, 1887.

President, GEORGE O. ADAMS.

Secretary, R. HOWARD THORN.

Treasurer, WILLIAM LAKE.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$169,495 09	Due installment shareholders—	
Loans on shares of association....	24,114 09	dues	\$157,164 00
Loans on other securities.....	157 37	Due installment shareholders—	
Cash deposited in bank.....	203 72	profits apportioned	37,971 21
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	361 02
due association	2,000 00	Borrowed money	5,000 00
Real estate sold under contract...	1,000 00	Surplus or undivided profits.....	1 06
Furniture and fixtures.....	50 00		
Installments due and unpaid.....	2,520 00		
Interest, premium and fines due			
and unpaid	957 02		
Total assets	\$200,497 29	Total Liabilities	\$200,497 29

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$44,275 00
year	\$26 87	Loaned on shares.....	7,198 00
Dues on installment shares.....	38,830 00	Dues repaid on withdrawal.....	11,696 00
Interest	11,380 98	Profits or interest on withdrawal.	2,552 39
Installment premiums	1,042 99	Matured shares	13,600 00
Fines	247 40	Interest accrued on matured	
Admission or membership fees...	172 75	shares	15 00
Mortgage loans repaid.....	13,800 00	Borrowed money	27,600 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	350 65
tured shares	430 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed.....	1,800 00	due association	2,100 00
Stock loans repaid.....	7,037 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers and on real estate sold	
shares	4,425 50	under contract	113 22
Money borrowed	31,100 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$459.62; auditors, \$15.00;	
repaid	113 22	solicitor, \$60.00	534 62
Legal expenses advanced repaid..	197 62	Rent	24 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	62 15
		Safe deposit box rent.....	16 00
		Legal expenses	247 00
		Filing annual report.....	1 00
		Overcharge repaid	15 58
		Cash in bank at end of year.....	203 72
Total receipts	\$110,604 33	Total disbursements	\$110,604 33

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 411; membership at end of year, 456. Borrowing
members, 167, holding 1,438 shares; non-borrowing members, 289, holding 1,646 shares.

Shares in force at beginning of fiscal year, 2,648; shares issued during year, 691; shares
canceled (matured, 68) during year, 255; shares in force at close of year, 3,084.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year; on real estate loans, 3-5 per cent. per annum, on stock
(book) loans, 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

SEA ISLE CITY BUILDING AND LOAN ASSOCIATION,
SEA ISLE CITY.

Incorporated September 25, 1888. Commenced business August, 1888.

President, G. FRED. CRONECKER.

Secretary, WAYNE M. STRUTHERS.

Treasurer, THEODORE E. DEBOW.

FINANCIAL CONDITION FEBRUARY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$86,400 00	Due installment shareholders—	
Loans on shares of association....	6,110 00	dues	\$73,290 00
Cash deposited in bank.....	1,951 29	Due installment shareholders—	
Installments due and unpaid.....	444 83	profits apportioned	18,774 69
Interest, premium and fines due		Due installment shareholders—	
and unpaid	67 87	advance payments	116 34
Taxes, insurance, etc., advanced		Borrowed money	3,000 00
for borrowers	207 04		
Total assets	\$95,181 03	Total liabilities	\$95,181 03

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,400 00
year	\$1,481 13	Loaned on shares.....	1,540 00
Dues on installment shares.....	9,097 13	Dues repaid on withdrawal.....	3,972 00
Interest	2,801 95	Profits or interest on withdrawal.	1,162 95
Installment premiums	121 37	On shares lapsed or forfeited.....	1 00
Fines	88 49	Matured shares	3,663 61
Admission or membership fees...	20 25	Borrowed money	7,200 00
Mortgage loans repaid.....	4,700 00	Interest on borrowed money.....	76 84
Stock loans repaid.....	1,725 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	207 04
shares	150 00	Salaries or other compensation of	
Money borrowed	10,200 00	officers, \$125.00; auditors, \$15.00..	140 00
Total receipts	\$30,385 32	Advertising, stationery, printing,	
		postage, light and fuel.....	42 09
		State examination and filing an-	
		nuual report	21 00
		Premium on officer's bond.....	7 50
		Cash in bank at end of year.....	1,951 29
		Total disbursements	\$30,385 32

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 207; membership at end of year, 210. Borrowing members, 76, holding 662 shares; non-borrowing members, 134, holding 865 shares.

Shares in force at beginning of fiscal year, 1,457; shares issued during year, 135; shares canceled (matured, 18) during year, 65; shares in force at close of year, 1,527.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 4 1-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SOUTH SEAVILLE LOAN AND BUILDING ASSOCIATION,
SOUTH SEAVILLE.

Incorporated March 19, 1872.

Commenced business March 5, 1872.

President, CHARLES E. FOSTER.

Secretary, I. S. TOWNSEND.

Treasurer, THOMAS T. HEWITT.

FINANCIAL CONDITION MARCH 6, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$58,200 00	Due installment shareholders—	
Loans on shares of association....	2,715 00	dues	\$52,798 75
Cash deposited in bank.....	1,146 33	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	12,501 47
closure or in settlement of debts		Due installment shareholders—	
due association	969 78	advance payment	55 03
Real estate sold under contract..	96 18	Surplus or undivided profits.....	16 51
Furniture and fixtures.....	45 00	Outstanding orders	16 00
Installments due and unpaid.....	1,070 25		
Interest and fines due and unpaid	1,086 54		
Taxes, insurance, etc., advanced			
for borrowers	58 68		
Total assets	\$65,387 76	Total liabilities	\$65,387 76

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 6, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,750 00
year	\$2,028 19	Loaned on shares.....	1,560 00
Dues on installment shares.....	11,192 50	Dues repaid on withdrawal.....	3,442 75
Interest	3,486 45	Profits or interest on withdrawal.	574 15
Gross premium	302 70	Matured shares	6,681 60
Fines	65 76	Borrowed money	5,000 00
Admission or membership fees....	34 20	Interest on borrowed money.....	87 59
Mortgage loans repaid.....	4,000 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers and on real estate sold	
tured shares	3,200 00	under contract	3 72
Stock loans repaid.....	1,256 00	Salaries or other compensation	
Real estate sold.....	10 98	of officers, \$197.00; directors,	
Money borrowed	5,000 00	\$102.00; auditors, \$20.00.....	319 00
Taxes, insurance, etc., advanced,		Rent	18 00
repaid	81 11	Advertising, stationery, printing,	
Recording deeds	3 00	postage, light and fuel.....	7 50
Expenses repaid	4 84	Miscellaneous	75 09
		Cash in bank at end of year.....	1,146 33
Total receipts	\$30,665 73	Total disbursements	\$30,665 73

Description, local. Plan, serial; premium plan gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 204; membership at end of year, 208. Borrowing members, 83, holding 354 shares; non-borrowing members, 125, holding 575 shares.

Shares in force at beginning of fiscal year, 884½; shares issued during year, 137¾; shares canceled (matured, 32) during year, 93; shares in force at close of year, 929.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

TRADESMEN'S BUILDING AND LOAN ASSOCIATION,
SEA ISLE CITY.

Incorporated October 12, 1907. Commenced business October, 1907.

President, CHARLES H. CLOUTING.

Secretary, ALFRED S. STEELMAN.

Treasurer, JACOB WELLS.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$14,850 00	Due installment shareholders—	
Loans on shares of association....	610 00	dues	\$11,307 00
Cash on hand.....	222 87	Due installment shareholders—	
Cash deposited in bank.....	139 16	profits apportioned	720 61
Furniture and fixtures.....	130 00	Due installment shareholders—	
Installments due and unpaid.....	424 00	advance payments	180 60
Interest, premium and fines due		Borrowed money	4,200 00
and unpaid	41 18	Due on withdrawal.....	9 00
Total assets	\$16,417 21	Total liabilities	\$16,417 21

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,900 00
year	\$101 88	Loaned on shares.....	400 00
Dues on installment shares.....	6,075 00	Dues repaid on withdrawal.....	644 00
Interest	748 77	Profits or interest on withdrawal.	12 38
Installment premiums	38 35	Borrowed money	13,203 80
Fines	6 80	Interest on borrowed money.....	177 24
Admission or membership fees....	33 45	Salaries or other compensation of	
Mortgage loans repaid.....	1,000 00	officers	102 00
Stock loans repaid.....	100 00	Advertising, stationery, printing,	
Money borrowed	15,803 80	postage, light and fuel.....	5 25
Total receipts	\$23,908 05	Safe	90 35
		Premium on officers' bonds.....	10 00
		Filing annual report.....	1 00
		Cash on hand and in bank at end	
		of year	362 03
		Total disbursements	\$23,908 05

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 84; membership at end of year, 99. Borrowing members, 17, holding 105½ shares; non-borrowing members, 82, holding 460½ shares.

Shares in force at beginning of fiscal year, 392; shares issued during year, 217; shares canceled (matured, none) during year, 43; shares in force at close of year, 566.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**TUCKAHOE BUILDING AND LOAN ASSOCIATION,
TUCKAHOE.**

Incorporated April 12, 1870.

Commenced business April 12, 1870.

*President, SOMERS C. G. STEVENS.**Secretary, Z. A. TOWNSEND.**Treasurer, JAMES SHOEMAKER.*

FINANCIAL CONDITION FEBRUARY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$79,915 55	Due installment shareholders— dues	\$68,400 00
Loans on shares of association....	490 00	Due installment shareholders— profits apportioned	21,553 60
Cash deposited in bank.....	6,206 56	Due installment shareholders— advance payments	219 35
Real estate acquired under fore- closure or in settlement of debts due association	527 50	Surplus or undivided profits.....	4 89
Real estate sold under contract...	1,741 73	Interest overpaid	51 00
Installments due and unpaid.....	971 96	Contingent fund	115 55
Interest and fines due and unpaid	335 09		
Taxes, insurance, etc., advanced for borrowers	136 00		
Deposit with County Clerk.....	20 00		
Total assets	\$90,344 39	Total liabilities	\$90,344 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$7,112 57	Loaned on mortgages.....	\$17,000 00
Dues on installment shares.....	15,431 34	Loaned on shares.....	140 00
Interest	4,808 25	Dues repaid on withdrawal.....	2,077 00
Gross premium	1,190 00	Profits or interest on withdrawal.	499 08
Fines	73 30	Matured shares	9,200 00
Admission or membership fees....	67 25	Taxes, repairs and insurance (not chargeable to borrowers).....	31 63
Rents	88 50	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	71 18
Mortgage loans repaid.....	2,800 00	Salaries or other compensation of officers	175 00
Mortgage loans canceled by ma- tured shares	3,600 00	Rent	25 00
Stock loans repaid.....	50 00	Advertising, stationery, printing, postage, light and fuel.....	24 02
Stock loans canceled by matured shares	180 00	State examination and filing report	21 00
Real estate sold.....	88 56	Recording mortgages, etc.....	71 60
Taxes, insurance, etc., advanced, repaid	57 30	Premium on officers' bonds.....	5 00
Total receipts	\$35,547 07	Cash in bank at end of year.....	6,206 56
		Total disbursements	\$35,547 07

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 218; membership at end of year, 248. Borrowing members, 85, holding 469 shares; non-borrowing members, 163, holding 815 shares.

Shares in force at beginning of fiscal year, 1,095; shares issued during year, 269; shares canceled (matured, 46) during year, 80; shares in force at close of year, 1,234.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 7 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.
Foreclosures during year, none.

WOODBINE BUILDING AND LOAN ASSOCIATION,
WOODBINE.

Incorporated October 15, 1904. Commenced business January 1, 1905.

President, JACOB FELDMAN.

Secretary, L. M. DANERHIRSH.

Treasurer, I. P. BEHRMAN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$14,150 00	Due installment shareholders—	
Loans on shares of association....	1,244 00	dues	\$12,924 60
Cash on hand.....	42 77	Due installment shareholders—	
Cash deposited in bank.....	1,212 86	profits apportioned	1,731 18
Installments due and unpaid.....	113 20	Due installment shareholders—	
Interest and fines due and unpaid	75 77	advance payments	42 00
Taxes, insurance, etc., advanced		Balance payable on loans made...	26 00
for borrowers	13 53	Borrowed money	2,075 00
		Due for salaries and postage.....	53 35
Total assets	\$16,852 13	Total liabilities	\$16,852 13

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,174 00
year	\$2 41	Loaned on shares.....	367 00
Dues on installment shares.....	5,161 40	Dues repaid on withdrawal.....	862 20
Interest	797 10	Profits or interest on withdrawal.	22 61
Installment premiums	28 00	Borrowed money	2,975 00
Fines	19 52	Interest on borrowed money.....	107 26
Admission or membership fees....	50 25	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	100 00	rowers	13 53
Stock loans repaid.....	274 00	Advertising, stationery, printing,	
Money borrowed	3,375 00	postage, light and fuel.....	29 45
		Filing annual report.....	1 00
		Cash on hand and in bank at end	
		of year	1,255 63
Total receipts	\$9,807 68	Total disbursements	\$9,807 68

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 60 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 74; membership at end of year, 108. Borrowing members, 33, holding 179 shares; non-borrowing members, 75, holding 309 shares.

Shares in force at beginning of fiscal year, 318½; shares issued during year, 207; shares canceled (matured, none) during year, 37½; shares in force at close of year, 488.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 1 per cent, per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BRIDGETON BUILDING AND LOAN ASSOCIATION,
BRIDGETON.

Incorporated May 29, 1865.

Commenced business June, 1, 1865.

President, BENJAMIN HANCOCK.*Secretary*, BARTON F. SHARP.*Treasurer*, ROBERT M. SEELEY.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$91,800 00	Due installment shareholders—	
Loans on mortgages (other than		dues	\$76,392 00
first liens)	453 50	Due installment shareholders—	
Loans on shares of association...	400 00	profits apportioned	13,442 39
Cash deposited in bank.....	203 39	Due installment shareholders—	
Real estate acquired under fore-		advance payments	80 00
closure or in settlement of debts		Due shareholders—matured shares	3,200 00
due association	50 00	Interest accrued on unpaid ma-	
Real estate sold under contract...	184 07	tured shares	80 00
Installments due and unpaid.....	87 00	Surplus or undivided profits.....	13 57
Interest due and unpaid.....	30 00		
Total assets	\$93,207 96	Total liabilities	\$93,207 96

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$6,000 00
year	\$10,151 54	Dues repaid on withdrawal.....	3,447 00
Dues on installment shares.....	19,512 00	Profits or interest on withdrawal.	531 63
Interest	6,288 21	Matured shares	43,400 00
Admission or membership fees...	476 00	Interest accrued on matured	
Mortgage loans repaid.....	7,600 00	shares	198 00
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	12,000 00	chargeable to borrowers).....	1,590 21
Real estate sold.....	34 86	Salaries or other compensation of	
		officers, \$525.00; auditors, \$6.00...	531 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	37 38
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds.....	52 00
		Attorney's fees	50 00
		Advance payment returned.....	1 00
		Cash in bank at end of year.....	203 39
Total receipts	\$56,062 61	Total disbursements	\$56,062 61

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 232; membership at end of year, 257. Borrowing members, 53, holding 486 shares; non-borrowing members, 204, holding 972 shares.

Shares in force at beginning of fiscal year, 1,264; shares issued during year, 476; shares canceled (matured, 233) during year, 282; shares in force at close of year, 1,458.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, \$1.00 per share. Withdrawal fee charged, none.

Foreclosures during year, none.

COLUMBIAN PERPETUAL BUILDING AND LOAN ASSOCIATION,
MILLVILLE.

Incorporated October 19, 1892. Commenced business October 24, 1892.

President, JAMES E. MITCHELL.

Secretary, A. E. RITCHIE.

Treasurer, E. P. COUNSELLOR.

FINANCIAL CONDITION OCTOBER 25, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$248,900 00	Due installment shareholders—	
Loans on shares of association....	1,600 00	dues	\$198,655 00
Cash on hand.....	106 98	Due installment shareholders—	
Installments due and unpaid.....	1,544 00	profits apportioned	38,689 03
Interest, premium and fines due		Due installment shareholders—	
and unpaid	1,862 56	advance payments	109 89
Taxes, insurance, etc., advanced		Borrowed money	15,250 00
for borrowers	9 69	Interest accrued on borrowed	
		money	59 31
		Surplus or undivided profits.....	1,260 00
Total assets	\$254,023 23	Total liabilities	\$254,023 23

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 25, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand at beginning of		Loaned on mortgages.....	\$47,900 00
year	\$40 76	Loaned on shares.....	1,050 00
Dues on installment shares.....	50,488 00	Dues repaid on withdrawal.....	29,411 75
Interest	14,687 34	Profits or interest on withdrawal	4,009 12
Installment premiums	963 72	Matured shares	12,279 91
Fines	224 88	Borrowed money	16,700 00
Mortgage loans repaid.....	36,100 00	Interest on borrowed money.....	1,088 00
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	2,900 00	chargeable to borrowers).....	3,745 85
Stock loans repaid.....	250 00	Taxes, insurance, etc., for bor-	
Money borrowed	11,200 00	rowers	96 37
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	86 68	officers, \$390.78; directors, \$60.00;	
		auditors, \$15.00; clerks, \$12.00;	
		solicitor, \$5.00	482 78
		Rent	18 00
		Advertising, stationery, printing	
		postage, light and fuel.....	19 25
		Filing annual report.....	1 00
		Dues, etc., State League.....	8 37
		Premium on officers' bonds.....	24 00
		Cash on hand at end of year.....	106 98
Total receipts	\$116,941 38	Total disbursements	\$116,941 38

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 628; membership at end of year, 667. Borrowing members, 239, holding 1,301 shares; non-borrowing members, 428, holding 2,421½ shares.

Shares in force at beginning of fiscal year, 3,535¼; shares issued during year, 931½; shares canceled (matured, 61) during year, 744¼; shares in force at close of year, 3,722¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 3-5 per cent. per annum; on stock (book) loans, 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**EQUITABLE BUILDING AND LOAN ASSOCIATION,
BRIDGETON.**

Incorporated February 10, 1898. Commenced business February 10, 1898.

President, JOHN F. JOHNSON.

Secretary, JOHN S. WARE.

Treasurer, ARCHER PLATT.

FINANCIAL CONDITION FEBRUARY 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$24,825 00	Due installment shareholders—	
Loans on shares of association....	1,000 00	dues	\$22,674 00
Cash deposited in bank.....	1,308 55	Due installment shareholders—	
Installments due and unpaid.....	316 60	profits apportioned	4,500 51
Interest and premium due and		Due installment shareholders—	
unpaid	126 70	advance payments	87 60
		Surplus or undivided profits.....	314 74
Total assets	\$27,576 85	Total liabilities	\$27,576 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$11,969 03	Dues repaid on withdrawal.....	\$4,712 00
Dues on installment shares.....	5,988 50	Profits or interest on withdrawal.	1,095 40
Interest	1,439 98	Matured shares	15,200 00
Installment premiums	183 46	Interest accrued on matured	
Fines	27 00	shares	67 32
Mortgage loans repaid.....	3,000 00	Borrowed money	3,000 00
Money borrowed	3,000 00	Interest on borrowed money.....	33 70
		Salaries or other compensation of	
		officers	165 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	5 00
		State examination	20 00
		Refunding bond	1 00
		Cash in bank at end of year.....	1,308 55
Total receipts	\$25,607 97	Total disbursements	\$25,607 97

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 66; membership at end of year, 73. Borrowing members, 12, holding 149 shares; non-borrowing members, 61, holding 312 shares.

Shares in force at beginning of fiscal year, 446; shares issued during year, 158; shares canceled (matured, 76) during year, 143; shares in force at close of year, 461.

Interest charged borrowing members during year, 5 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOPE BUILDING AND LOAN ASSOCIATION,
MILLVILLE.

Incorporated December 24, 1880. Commenced business December 12, 1880.

President, E. B. GOODWIN.

Secretary, ALEXANDER MCCORRISTIN.

Treasurer, GEORGE REEVES.

FINANCIAL CONDITION DECEMBER 13, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$353,400 00	Due installment shareholders— dues	\$279,045 00
Loans on shares of association....	1,250 00	Due installment shareholders— profits apportioned	60,384 29
Loans on other securities.....	200 00	Due installment shareholders— advance payments	91 52
Cash deposited in bank.....	1 80	Due shareholders—matured shares	7,750 00
Real estate acquired under fore- closure or in settlement of debts due association	1,700 00	Interest accrued on unpaid ma- tured shares	290 62
Real estate sold under contract...	2,200 00	Borrowed money	8,150 00
Installments due and unpaid.....	1,670 85	Interest accrued on borrowed money	196 31
Interest, premium and fines due and unpaid	578 37	Reserved for taxes.....	5,260 02
Taxes, insurance, etc., advanced for borrowers	66 74		
Foreclosure expenses advanced....	100 00		
Total assets	\$361,167 76	Total liabilities	\$361,167 76

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 13, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$852 15	Loaned on mortgages.....	\$90,400 00
Dues on installment shares.....	60,283 54	Loaned on shares.....	800 00
Interest	21,074 04	Loaned on other securities.....	200 00
Installment premiums	921 04	Dues repaid on withdrawal.....	35,121 00
Fines	293 44	Profits or interest on withdrawal.	6,390 61
Mortgage loans repaid.....	58,350 00	Matured shares	18,300 00
Mortgage loans canceled by ma- tured shares	7,200 00	Interest accrued on matured shares	97 48
Mortgage loans canceled by fore- closure or deed.....	1,500 00	Borrowed money	10,250 00
Stock loans canceled by matured shares	150 00	Interest on borrowed money.....	389 92
Real estate sold.....	400 00	Real estate acquired under fore- closure or in settlement of debts due association	1,500 00
Money borrowed	18,400 00	Taxes (not chargeable to borrow- ers)	5,062 59
Taxes, insurance, etc., advanced, repaid	74 64	Taxes, etc., for borrowers and on real estate sold under contract..	61 21
		Salaries or other compensation of officers, \$483.92; directors, \$108.00; auditors, \$20.00; clerks, \$11.00	622 92
		Advertising, stationery, printing, postage, light and fuel.....	18 00
		Foreclosure expenses	233 32
		Premium on officers' bonds.....	24 00
		State examination and filing an- nual report	21 00
		State League dues.....	5 00
		Cash in bank at end of year.....	1 80
Total receipts	\$169,498 85	Total disbursements	\$169,498 85

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 944; membership at end of year, 980. Borrowing
members, 373, holding 1,886 shares; non-borrowing members, 607, holding 2,793½ shares.

Shares in force at beginning of fiscal year, 4,446; shares issued during year, 968; shares
canceled (matured, 130%) during year, 734½; shares in force at close of year, 4,679½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year; on real estate loans, ¼ per cent. per annum.; on stock
(book) loans, 9-10 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

INSTITUTE LOAN AND BUILDING ASSOCIATION,
MILLVILLE.

Incorporated November 8, 1883. Commenced business October 29, 1883.

President, A. P. ZANES.

Secretary, E. B. GOODWIN.

Treasurer, G. B. WORSTALL.

FINANCIAL CONDITION OCTOBER 17, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$211,500 00	Due installment shareholders—	
Cash deposited in bank	62 37	dues	\$170,901 00
Installments due and unpaid	1,979 82	Due installment shareholders—	
Interest, premium and fines due		profits apportioned	36,919 16
and unpaid	638 16	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	79 19
for borrowers	111 88	Due shareholders—matured shares	2,800 00
		Interest accrued on unpaid ma-	
		tured shares	133 00
		Reserved for taxes	3,459 88
Total assets	\$214,292 23	Total liabilities	\$214,292 23

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 17, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$31,950 00
year	\$91 83	Dues repaid on withdrawal	25,158 76
Dues on installment shares	36,587 80	Profits or interest on withdrawal.	5,017 15
Interest	13,045 47	Matured shares	17,400 00
Installment premiums	666 58	Interest accrued on matured	
Fines	201 22	shares	386 64
Mortgage loans repaid	38,400 00	Borrowed money	10,400 00
Mortgage loans canceled by ma-		Interest on borrowed money	180 22
tured shares	3,800 00	Taxes, repairs and insurance (not	
Money borrowed	1,950 00	chargeable to borrowers)	3,613 06
Taxes, insurance, etc., advanced,		Taxes, insurance, etc., for bor-	
repaid	74 95	rowers	86 65
		Salaries or other compensation	
		of officers, \$254.00; directors,	
		\$108.00; auditors, \$15.00; clerks,	
		\$12.00	389 00
		Advertising, stationery, printing,	
		postage, light and fuel	4 00
		Premium on officers' bonds	44 00
		State examination and filing an-	
		nuual report	21 00
		State League dues	5 00
		Foreclosure expenses advanced ..	100 00
		Cash in bank at end of year	62 37
Total receipts	\$94,817 85	Total disbursements	\$94,817 85

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 607; membership at end of year, 607. Borrowing
members, 234, holding 1,073½ shares; non-borrowing members, 373, holding 1,780¾ shares.

Shares in force at beginning of fiscal year, 2,936½; shares issued during year, 559; shares
canceled (matured, 91) during year, 64¼; shares in force at close of year, 2,854¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year; on real estate loans, 2½ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MECHANICS' BUILDING AND LOAN ASSOCIATION, No. 1,
VINELAND.

Incorporated August 6, 1873.

Commenced business July, 1873.

President, WALTER L. FOULK.

Secretary, SUMNER F. HURD.

Treasurer, JOHN P. ASHWORTH.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$363,694 50	Due installment shareholders—	
Loans on shares of association....	28,188 00	dues	\$309,726 00
Cash deposited in bank.....	438 30	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	78,600 04
closure or in settlement of debts		Due installment shareholders—	
due association	2,479 67	advance payments	890 29
Furniture and fixtures.....	135 00	Borrowed money	8,600 00
Installments due and unpaid.....	998 00	Surplus or undivided profits.....	2 57
Interest, premium and fines due			
and unpaid	1,796 97		
Taxes, insurance, etc., advanced			
for borrowers	88 46		
Total assets	\$397,818 90	Total liabilities	\$397,818 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$111,300 00
year	\$12,476 91	Loaned on shares.....	18,606 00
Dues on installment shares.....	69,887 00	Dues repaid on withdrawal.....	19,190 00
Interest	22,574 43	Profits or interest on withdrawal.	2,033 87
Installment premiums	27 58	Matured shares	32,200 00
Fines	653 98	Borrowed money	23,400 00
Rents	202 00	Interest on borrowed money.....	296 04
Mortgage loans repaid.....	41,410 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by mat-		chargeable to borrowers).....	68 01
ured shares	4,235 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers	18 40
closure or deed.....	1,500 00	Salaries or other compensation of	
Stock loans repaid.....	11,618 00	officers, \$956.00; auditors, \$50.00;	
Stock loans canceled by matured		other office employes, \$50.00.....	1,056 00
shares	5,802 00	Rent	105 30
Money borrowed	32,000 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	120 85
repaid	117 92	Miscellaneous expense	100 82
Discount on taxes.....	21	Cash in bank at end of year.....	438 30
Bonds sold	6,410 83		
Sundries	12 73		
Total receipts	\$208,933 59	Total disbursements	\$208,933 59

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 942; membership at end of year, 1,003. Borrowing members, 381, holding 2,290 shares; non-borrowing members, 622, holding 3,432 shares.

Shares in force at beginning of fiscal year, 5,131; shares issued during year, 1,266; shares canceled (matured, 161) during year, 675; shares in force at close of year, 5,722.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

SECURITY PERPETUAL BUILDING AND LOAN ASSOCIATION, MILLVILLE.

Incorporated November 16, 1874. Commenced business November, 1874.

President, JACOB ROCAP.

Secretary, JOHN L. KAUFMANN.

Treasurer, JAMES R. HEADLEY.

FINANCIAL CONDITION NOVEMBER 11, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$183,400 00	Due installment shareholders—	
Loans on shares of association....	900 00	dues	\$151,821 00
Cash on hand.....	35 87	Due installment shareholders—	
Installments due and unpaid.....	1,596 66	profits apportioned	32,458 93
Interest, premium and fines due		Reserved for taxes.....	2,200 00
and unpaid	387 40		
Taxes, insurance, etc., advanced			
for borrowers	10 00		
Foreclosure expenses advanced....	150 00		
Total assets	\$186,479 93	Total liabilities	\$186,479 93

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 11, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$35,950 00
year	\$1,016 34	Loaned on shares.....	200 00
Dues on installment shares.....	33,145 28	Dues repaid on withdrawal.....	18,941 75
Interest	11,261 04	Profits or interest on withdrawal.	3,672 61
Installment premiums.....	574 24	Matured shares	13,909 73
Fines	258 00	Interest accrued on matured	
Mortgage loans repaid.....	22,650 00	shares	215 38
Mortgage loans canceled by ma-		Borrowed money	2,000 00
tured shares	3,100 00	Interest on borrowed money.....	36 41
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	3,300 00	chargeable to borrowers).....	2,896 42
Stock loans repaid.....	900 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$243.00; directors, \$90.00;	
shares	75 00	auditors, \$16.00; clerks, \$12.00;	
Money borrowed	2,000 00	conveyancer, \$5.00	366 00
Taxes, insurance, etc., advanced,		Rent	18 00
repaid	167 84	Advertising, stationery, printing,	
Foreclosure expenses repaid.....	215 38	postage, light and fuel.....	8 70
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	16 00
		Advance interest and premium	
		repaid	9 87
		Foreclosure expenses advanced....	365 38
		Cash on hand at end of year.....	35 87
Total receipts	\$78,663 12	Total disbursements	\$78,663 12

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 529; membership at end of year, 522. Borrowing
members, 208, holding 956½ shares; non-borrowing members, 314, holding 1,605 shares.

Shares in force at beginning of fiscal year, 2,479; shares issued during year, 515; shares
canceled (matured, 70%) during year, 432½; shares in force at close of year, 2,561½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year; on real estate loans, 3-10 per cent. per annum; on stock
(book) loans, 3-10 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 2.

ACME BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated September 26, 1905. Commenced business October 9, 1905.

President, JOHN DITTES.

Secretary, J. WILLIAM RUPPRECHT.

Treasurer, JOHN HEMPEL.

FINANCIAL CONDITION SEPTEMBER 14, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$80,600 00	Due installment shareholders—dues	\$61,962 00
Loans on shares of association....	195 00	Due installment shareholders—profits apportioned	9,849 06
Cash deposited in bank.....	577 17	Due installment shareholders—advance payments	86 00
Furniture and fixtures.....	80 00	Due prepaid or paid-up shareholders—subscriptions	7,000 00
Installments due and unpaid.....	507 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	45 00
Interest and fines due and unpaid	416 59	Balance payable on loans made...	2,840 00
Taxes, insurance, etc., advanced for borrowers	486 30	Borrowed money	1,000 00
		All other	80 00
Total assets	\$82,862 06	Total liabilities	\$82,862 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 14, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$268 55	Loaned on mortgages.....	\$20,932 00
Dues on installment shares.....	17,265 00	Loaned on shares.....	142 50
Subscriptions on prepaid or paid-up shares	4,000 00	Dues repaid on withdrawal.....	4,378 00
Interest	3,684 63	Profits or interest on withdrawal.	109 13
Gross premium	630 85	Interest or dividends on prepaid or paid-up shares.....	163 75
Fines	56 54	Borrowed money	11,900 00
Transfer fees	1 25	Interest on borrowed money....	207 27
Mortgage loans repaid.....	8,000 00	Taxes, repairs and insurance (not chargeable to borrowers).....	486 30
Stock loans repaid.....	252 50	Salaries or other compensation of officers, \$300.00; directors, \$55.00; auditors, \$6.00	361 00
Money borrowed	5,100 00	Advertising, stationery, printing, postage, light and fuel.....	18 65
Taxes, insurance, etc., advanced, repaid	10 00	Cash in bank at end of year.....	577 17
Pass books	6 45		
Total receipts	\$39,275 77	Total disbursements	\$39,275 77

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 199; membership at end of year, 224. Borrowing members, 25, holding 407 shares; non-borrowing members, 199, holding 1,101 shares.

Shares in force at beginning of fiscal year, 1,340; shares issued during year, 305; shares canceled (matured, none) during year, 137; shares in force at close of year, 1,508.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

ACORN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 23, 1910.
President, CHARLES BUCHANAN.
Treasurer, JOSEPH G. KRASCOW.

Commenced business June, 1910.
Secretary, ERNEST G. STAUBER.

FINANCIAL CONDITION JULY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$9,500 00	Due installment shareholders—	
Loans on shares of association ..	400 00	dues	\$6,981 00
Cash deposited in bank	673 66	Due installment shareholders—	
Installments due and unpaid	53 00	profits apportioned	228 21
Fines due and unpaid	2 55	Due prepaid or paid-up share-	
Stationery and books	90 00	holders—subscriptions	2,000 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	10 00
		portioned	1,500 00
		Borrowed money	
Total assets	\$10,719 21	Total liabilities	\$10,719 21

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending July 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$7,535 00	Loaned on mortgages	\$9,500 00
Subscriptions on prepaid or paid-		Loaned on shares	400 00
up shares	2,000 00	Dues repaid on withdrawal	607 00
Interest	133 50	Interest on borrowed money	13 75
Gross premium	305 00	Salaries or other compensation of	
Fines	7 91	officers	110 00
Money borrowed	1,500 00	Advertising, stationery, printing,	
Pass books	28 00	postage, light and fuel	205 00
		Cash in bank at end of year	673 66
Total receipts	\$11,509 41	Total disbursements	\$11,509 41

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 99. Borrowing members, 7, holding 68 shares; non-borrowing members, 92, holding 635½ shares.

Shares issued during year, 801½; shares canceled (matured, none) during year, 98; shares in force at close of year, 703½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 3-25 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

ACTIVE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated September 7, 1910. Commenced business September 28, 1910.

President, RUDOLPH LEVI.

Secretary, SAMUEL S. DILLENBERG.

Treasurer, ISAAC MAY.

FINANCIAL CONDITION AUGUST 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$29,900 00	Due installment shareholders—	
Cash deposited in bank	2,417 76	dues	\$23,367 00
Furniture and fixtures	171 56	Due installment shareholders—	
Installments due and unpaid	104 00	profits apportioned	1,469 32
Interest due and unpaid	79 00	Due installment shareholders—	
		advance payments	36 00
		Balance payable on loans made..	3,800 00
		Borrowed money	4,000 00
Total assets	\$32,672 32	Total liabilities	\$32,672 32

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$24,344 00	Loaned on mortgages	\$26,100 00
Interest	822 13	Dues repaid on withdrawal	1,045 00
Gross premium	897 00	Borrowed money	10,500 00
Fines	25	Interest on borrowed money	132 99
Money borrowed	14,500 00	Salaries or other compensation of	
		officers	75 00
		Rent	18 00
		Advertising, stationery, printing,	
		postage, light and fuel	174 63
		Safe	100 00
		Cash in bank at end of year	2,417 76
Total receipts	\$40,563 38	Total disbursements	\$40,563 38

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents and \$1.00, payable monthly.

Membership at end of year, 209. Borrowing members, 8, holding 299 shares; non-borrowing members, 201, holding 2,283 shares.

Shares issued during year, 2,777; shares canceled (matured, none) during year, 195; shares in force at close of year, 2,582.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

AETNA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 2, 1890.

Commenced business July 10, 1890.

President, ADOLPH E. FINK.

Secretary, DANIEL DIETZ, JR.

Treasurer, SEBASTIAN BIRKENHAUER.

FINANCIAL CONDITION JULY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$244,900 00	Due installment shareholders—	
Loans on shares of association....	4,010 00	dues	\$144,588 00
Cash deposited in bank.....	574 75	Due installment shareholders—	
Furniture and fixtures.....	160 00	profits apportioned	35,375 79
Installments due and unpaid.....	748 00	Due installment shareholders—	
Interest and fines due and unpaid	688 18	advance payments	95 00
Taxes, insurance, etc., advanced		Due on shares lapsed or forfeited.	262 15
for borrowers	358 52	Due prepaid or paid-up sharehold-	
		ers—subscriptions	50,600 00
		Borrowed money	20,500 00
		Surplus or undivided profits.....	18 51
Total assets	\$251,439 45	Total liabilities	\$251,439 45

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$29,000 00
year	\$2,890 71	Loaned on shares.....	1,015 00
Dues on installment shares.....	38,823 00	Dues repaid on withdrawal.....	9,839 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,326 56
up shares	30,400 00	Prepaid or paid-up shares.....	39,300 00
Interest	15,291 70	Interest or dividends on prepaid	
Gross premium	253 00	or paid-up shares.....	2,928 83
Fines	246 42	Matured shares	20,400 00
Mortgage loans repaid.....	27,900 00	Borrowed money	163,200 00
Mortgage loans canceled by mat-		Interest on borrowed money.....	1,363 32
ured shares	1,000 00	Taxes (not chargeable to bor-	
Stock loans repaid.....	988 00	rowers)	77 79
Stock loans canceled by matured		Taxes, insurance, etc., for bor-	
shares	1,275 00	rowers	329 78
Money borrowed	151,500 00	Salaries or other compensation	
Books	12 75	of officers, \$850.00; directors,	
		\$260.00; auditors, \$15.00.....	1,125 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	100 55
		Cash in bank at end of year.....	574 75
Total receipts	\$270,580 58	Total disbursements	\$270,580 58

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 387; membership at end of year, 415. Borrowing members, 80, holding 1,341 shares; non-borrowing members, 335, holding 1,971 shares.

Shares in force at beginning of fiscal year, 3,040; shares issued during year, 609; shares canceled (matured, 102) during year, 337; shares in force at close of year, 3,312.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**ALPHA BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated November 20, 1907. Commenced business February, 1908.

President, MOSES KLEIN.

Secretary, SIMON FRIEDBERGER.

Treasurer, DAVID LONGFELDER.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$15,600 00	Due installment shareholders—	
Loans on shares of association....	393 50	dues	\$11,715 00
Cash deposited in bank.....	308 32	Due installment shareholders—	
Furniture and fixtures.....	85 00	profits apportioned	1,121 02
Installments due and unpaid.....	137 00	Due prepaid or paid-up sharehold-	
Interest and fines due and unpaid	12 20	ers—subscriptions	3,000 00
		Borrowed money	700 00
Total assets	\$16,536 02	Total liabilities	\$16,536 02

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$12,339 75
year	\$386 79	Loaned on shares.....	492 00
Dues on installment shares.....	7,169 00	Dues repaid on withdrawal.....	1,522 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal	13 58
up shares	3,000 00	Interest or dividends on prepaid	
Interest	675 84	or paid-up shares.....	62 49
Installment premiums	314 45	Interest on borrowed money.....	51 09
Fines	24 75	Salaries or other compensation of	
Transfer fees	2 40	officers	100 00
Mortgage loans repaid.....	2,300 00	Rent	12 00
Stock loans repaid.....	334 50	Property account	11 00
Money borrowed	700 00	Filing annual report.....	1 00
Pass books	20 50	Premium on officers' bonds.....	15 00
		Cash in bank at end of year.....	308 32
Total receipts	\$14,923 23	Total disbursements	\$14,923 23

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 73; membership at end of year, 118. Borrowing members, 10, holding 103 shares; non-borrowing members, 108, holding 626 shares.

Shares in force at beginning of fiscal year, 418; shares issued during year, 467; shares canceled (matured, none) during year, 156; shares in force at close of year, 729.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans 2½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

AMERICAN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 4, 1907.

Commenced business March 21, 1907.

President, SAMUEL LITWIN.

Secretary, JAMES H. McNISH.

Treasurer, WILLIAM OKIN.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$29,300 00	Due installment shareholders—	
Loans on shares of association....	1,745 00	dues	\$22,204 00
Cash deposited in bank.....	239 45	Due installment shareholders—	
Furniture and fixtures.....	75 00	profits apportioned	2,896 15
Installments due and unpaid.....	82 00	Due prepaid or paid-up sharehold-	
Interest and fines due and unpaid	36 70	holders—subscriptions	700 00
Taxes, insurance, etc., advanced		Borrowed money	5,700 00
for borrowers	20 00		
Pass books unpaid.....	2 00		
Total assets	\$31,500 15	Total liabilities	\$31,500 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,600 00
year	\$61 86	Loaned on shares.....	1,165 00
Dues on installment shares.....	9,541 00	Dues repaid on withdrawal.....	3,851 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	76 74
up shares	5,800 00	Prepaid or paid-up shares.....	5,100 00
Interest	1,707 42	Interest or dividends on prepaid	
Gross premium	240 65	or paid-up shares.....	95 25
Fines	14 75	Borrowed money	16,400 00
Transfer fees	1 90	Interest on borrowed money.....	315 85
Mortgage loans repaid.....	4,000 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	750 00	rowers	20 00
Money borrowed	17,000 00	Salaries or other compensation of	
Pass books	3 50	officers, \$175.00; auditors, \$14.00.	189 00
		Rent	15 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	33 79
		State examination	20 00
		Cash in bank at end of year.....	239 45
Total receipts	\$39,121 08	Total disbursements	\$39,121 08

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 79; membership at end of year, 78. Borrowing members, 20, holding 274½ shares; non-borrowing members, 58, holding 431 shares.

Shares in force at beginning of fiscal year, 796½; shares issued during year, 144; shares canceled (matured, none) during year, 175; shares in force at close of year, 765½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

AMPERE REAL ESTATE AND INVESTMENT ASSOCIATION,
NEWARK.

Incorporated January 28, 1901. Commenced business January 4, 1901.

President, CHARLES HAMLEY.

Secretary, HERMAN SIRAFF.

Treasurer, JOSEPH S. HOGAN.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$9,200 00	Due installment shareholders—	
Loans on shares of association....	1,473 37	dues	\$11,022 75
Cash deposited in bank.....	1,167 48	Due installment shareholders—	
Furniture and fixtures.....	43 00	profits apportioned	452 65
Interest and fines due and unpaid	166 56	Surplus or undivided profits.....	575 01
Total assets	\$12,050 41	Total liabilities	\$12,050 41

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$245 20	Loaned on shares.....	\$1,820 27
Dues on installment shares.....	7,292 25	Dues repaid on withdrawal.....	5,364 50
Interest	608 96	Profits or interest on withdrawal.	287 37
Fines	21 43	Borrowed money	1,100 00
Transfer fees	1 00	Interest on borrowed money.....	11 67
Admission or membership fees....	1 75	Salaries or other compensation of officers	122 50
Mortgage loans repaid.....	300 00	Advertising, stationery, printing, postage, light and fuel.....	7 70
Stock loans repaid.....	1,452 90	Premium on officers' bonds.....	11 50
Total receipts	\$9,923 49	State examination and filing annual report	21 00
		Extra services of secretary.....	7 00
		Notary fee	2 50
		Cash in bank at end of year.....	1,167 48
		Total disbursements	\$9,923 49

Description, local. Plan, perpetual; premium plan, gross. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 127; membership at end of year, 126. Borrowing members, 36, holding 119 shares; non-borrowing members, 90, holding 463 shares.

Shares in force at beginning of fiscal year, 537; shares issued during year, 578; shares canceled (matured, none) during year, 533; shares in force at close of year, 532.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

ANNEXED DISTRICT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 22, 1898. Commenced business January 9, 1899.

President, EDWIN A. KIRCH.

Secretary, E. ALLEN SMITH.

Treasurer, E. ALEXANDER UNDERWOOD.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$495,350 00	Due installment shareholders—	
Loans on shares of association....	10,300 00	dues	\$336,658 50
Cash deposited in bank.....	329 59	Due installment shareholders—	
Real estate sold under contract...	3,150 00	profits apportioned	100,108 69
Furniture and fixtures.....	217 35	Due installment shareholders—	
Installments due and unpaid.....	1,404 00	advance payments	208 66
Interest, premium and fines due		Due prepaid or paid-up sharehold-	
and unpaid	3,548 17	ers—subscriptions	20,150 00
Taxes, insurance, etc., advanced		Balance payable on loans made...	22,994 00
for borrowers	156 67	Borrowed money	36,500 00
Foreclosure account	2,255 82	Interest accrued on borrowed	
		money	91 75
Total assets	\$516,711 60	Total liabilities	\$516,711 60

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$134,115 00
year	\$15,063 69	Loaned on shares.....	4,456 00
Dues on installment shares.....	82,030 50	Dues repaid on withdrawal.....	27,620 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	2,217 90
up shares	24,950 00	Prepaid or paid-up shares.....	11,500 00
Interest	29,246 58	Interest or dividends on prepaid	
Installment premiums	1,465 75	or paid-up shares.....	602 64
Fines	707 37	Matured shares	90,000 00
Transfer fees	14 00	Borrowed money	265,400 00
Mortgage loans repaid.....	59,700 00	Interest on borrowed money.....	1,152 01
Mortgage loans canceled by mat-		Taxes, insurance, etc., for bor-	
ured shares	3,800 00	rowers and on real estate sold	
Mortgage loans canceled by fore-		under contract	703 83
closure or deed.....	11,500 00	Salaries or other compensation of	
Stock loans repaid.....	4,196 00	officers, \$850.00; auditors, \$30.00..	880 00
Stock loans canceled by matured		Rent	50 00
shares	3,510 00	Advertising, stationery, printing,	
Money borrowed	301,900 00	postage, light and fuel.....	159 14
Taxes, insurance, etc., advanced,		Cash in bank at end of year.....	329 59
repaid	667 47		
Foreclosure account	264 94		
Pass books	19 20		
Insurance commissions	151 11		
Total receipts	\$539,186 61	Total disbursements	\$539,186 61

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 655; membership at end of year, 664. Borrowing members, 125, holding 2,715½ shares; non-borrowing members, 539, holding 4,180 shares.

Shares in force at beginning of fiscal year, 6,489; shares issued during year, 1,649; shares canceled (matured, 450) during year, 1,242½; shares in force at close of year, 6,895½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, 3-10 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 3.

ATLANTIC BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 1, 1901.

Commenced business March, 1901.

President, JOHN F. SINNOTT.

Secretary, OSCAR WIENER.

Treasurer, GUSTAV JAY.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$250,950 00	Due installment shareholders—	
Loans on shares of association....	9,615 00	dues	\$186,360 00
Cash deposited in bank.....	5,052 15	Due installment shareholders—	
Furniture and fixtures.....	288 75	profits apportioned	40,882 87
Installments due and unpaid.....	1,191 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	100 00
and unpaid	1,325 61	Borrowed money	41,200 00
Taxes, insurance, etc., advanced			
for borrowers	120 36		
Total assets	\$268,542 87	Total liabilities	\$268,542 87

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$45,100 00
year	\$616 22	Loaned on shares.....	2,915 00
Dues on installment shares.....	39,256 00	Dues repaid on withdrawal.....	10,910 00
Interest	12,702 85	Profits or interest on withdrawal.	336 21
Gross premium	1,281 90	Borrowed money	108,000 00
Fines	148 22	Interest on borrowed money.....	1,785 37
Transfer fees	52 10	Taxes, insurance, etc., for bor-	
Rents	3 00	rowers	120 36
Mortgage loans repaid.....	8,200 00	Salaries or other compensation of	
Stock loans repaid.....	3,005 00	officers, \$525.00; auditors, \$15.00..	540 00
Money borrowed	109,700 00	Rent	50 00
Total receipts	\$174,965 29	Advertising, stationery, printing,	
		postage, light and fuel.....	84 20
		State examination	20 00
		Premium on officers' bonds.....	52 00
		Cash in bank at end of year.....	5,052 15
		Total disbursements	\$174,965 29

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 395; membership at end of year, 400. Borrowing members, 99, holding 1,498 shares; non-borrowing members, 301, holding 1,794 shares.

Shares in force at beginning of fiscal year, 3,211; shares issued during year, 420; shares canceled (matured, none) during year, 333; shares in force at close of year, 3,292.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

AVON BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated August 29, 1907. Commenced business September 19, 1907.

President, GEORGE C. OGDEN.

Secretary, FRED. WICHELHAUS.

Treasurer, PHILIP LINDEMAN.

FINANCIAL CONDITION AUGUST 23, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$83,300 00	Due installment shareholders—	
Loans on shares of association....	2,025 00	dues	\$56,725 50
Cash deposited in bank.....	796 85	Due installment shareholders—	
Furniture and fixtures.....	125 00	profits apportioned	7,146 65
Installments due and unpaid.....	186 60	Due installment shareholders—	
Interest due and unpaid.....	56 00	advance payments	35 00
		Due on shares lapsed or forfeited	481 85
		Balance payable on loans made...	6,589 85
		Borrowed money	15,500 00
Total assets	\$86,488 85	Total liabilities	\$86,488 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 23, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$44,750 15
year	\$206 06	Loaned on shares.....	1,825 00
Dues on installment shares.....	24,681 00	Dues repaid on withdrawal.....	4,107 50
Interest	3,867 28	Profits or interest on withdrawal.	115 50
Gross premium	953 25	On shares lapsed or forfeited.....	180 40
Mortgage loans repaid.....	15,500 00	Borrowed money	43,400 00
Stock loans repaid.....	100 00	Interest on borrowed money.....	664 58
Money borrowed	50,700 00	Salaries or other compensation of	
Pass books	1 65	officers, \$239.00; directors, \$37.00;	
Sale of safe.....	30 50	auditors, \$9.00	285 00
Lapsed shares	307 00	Rent	30 50
		Advertising, stationery, printing,	
		postage, light and fuel.....	45 26
		Safe	125 00
		State examination and filing annual	
		report	21 00
		Cash in bank at end of year.....	796 85
Total receipts	\$96,346 74	Total disbursements	\$96,346 74

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 197; membership at end of year, 232. Borrowing members, 25, holding 1,063 shares; non-borrowing members, 207, holding 3,196 shares.

Shares in force at beginning of fiscal year, 3,379; shares issued during year, 1,375; shares canceled (matured, none) during year, 495; shares in force at close of year, 4,259.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BAY VIEW BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 13, 1903. Commenced business March 29, 1903.
President, GEORGE M. MERRILL. Secretary, WILLIAM T. SERBE, JR.
Treasurer, CHARLES GIBBINS.

FINANCIAL CONDITION MARCH 7, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$84,250 00	Due installment shareholders—	
Loans on shares of association....	3,280 00	dues	\$63,503 50
Cash deposited in bank.....	1,915 64	Due installment shareholders—	
Furniture and fixtures.....	153 60	profits apportioned	13,774 14
Installments due and unpaid.....	316 50	Due installment shareholders—	
Interest and fines due and unpaid	211 90	advance payments	28 00
		Due on shares lapsed or forfeited	27 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	3,700 00
		Balance payable on loans made..	600 00
		Borrowed money	8,500 00
Total assets	\$90,132 64	Total liabilities	\$90,132 64

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending March 7, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,300 00
year	\$1,290 20	Loaned on shares.....	1,300 00
Dues on installment shares.....	17,808 00	Dues repaid on withdrawal.....	6,065 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	589 63
up shares	100 00	Prepaid or paid-up shares.....	450 00
Interest	4,715 62	Borrowed money	94,250 00
Gross premium	405 00	Interest on borrowed money.....	737 40
Fines	60 55	Salaries or other compensation of	
Admission or membership fees....	13 75	officers, \$370.00; auditors, \$18.00	388 00
Mortgage loans repaid.....	7,400 00	Rent	25 00
Stock loans repaid.....	1,045 00	Advertising, stationery, printing,	
Money borrowed	92,250 00	postage, light and fuel... ..	26 45
		Premium on officers' bonds.....	21 00
		State examination	20 00
		Cash in bank at end of year.....	1,915 64
Total receipts	\$125,088 12	Total disbursements	\$125,088 12

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 237; membership at end of year, 256. Borrowing members, 45, holding 426 shares; non-borrowing members, 211, holding 1,103 shares.

Shares in force at beginning of fiscal year, 1,408½; shares issued during year, 335; shares canceled (matured, none) during year 209½; shares in force at close of year, 1,534.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

BELLEVILLE BUILDING AND LOAN ASSOCIATION,
BELLEVILLE.

Incorporated September 5, 1873. Commenced business September 5, 1873.

President, JOHN C. LAFAUCHERIE.

Secretary, RICHARD P. SCAINE.

Treasurer, EDWARD E. MATHIS.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$190,600 00	Due installment shareholders—	
Loans on shares of association...	1,950 00	dues	\$158,613 00
Cash deposited in bank.....	4,829 89	Due installment shareholders—	
Real estate purchased.....	1,850 00	profits apportioned	44,074 01
Furniture and fixtures.....	375 00	Due installment shareholders—	
Installments due and unpaid.....	2,512 79	advance payments	475 57
Interest, premium and fines due		Balance payable on loans made...	1,500 00
and unpaid	2,426 94	Surplus or undivided profits.....	33 32
Taxes, insurance, etc., advanced			
for borrowers	151 28		
Total assets	\$204,695 90	Total liabilities	\$204,695 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$40,437 25
year	\$3,787 06	Loaned on shares.....	740 00
Dues on installment shares.....	33,488 43	Dues repaid on withdrawal.....	20,064 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	2,307 02
up shares	11,552 51	Matured shares	28,000 00
Gross premium	347 51	Borrowed money	10,500 00
Fines	186 66	Interest on borrowed money.....	95 45
Transfer fees	18 65	Taxes, repairs and insurance (not	
Rents	24 00	chargeable to borrowers).....	34 84
Mortgage loans repaid.....	37,700 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	180 44
tured shares	7,400 00	Salaries or other compensation of	
Stock loans repaid.....	2,640 00	officers, \$512.00; auditors, \$21.00;	
Money borrowed	10,500 00	clerks, \$24.00	557 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	139 97	postage, light and fuel.....	31 00
Total receipts	\$107,784 79	Filing annual report.....	1 00
		Safe deposit box rent.....	3 00
		Counsel fees	3 90
		Cash in bank at end of year.....	4,829 89
		Total disbursements	\$107,784 79

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 520; membership at end of year, 487. Borrowing members, 133, holding 930½ shares; non-borrowing members, 354, holding 1,689¾ shares.

Shares in force at beginning of fiscal year, 2,808¾; shares issued during year, 448; shares canceled (matured, 140) during year, 638½; shares in force at close of year, 2,620¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans 1¼ per cent.; on stock (book) loans, 1½ per cent.

Admission fee charged, 35 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

BENEFICIAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 18, 1893.

Commenced business March 18, 1893.

President, AUGUST SOFFEL.

Secretary, EDWARD J. MAIER.

Treasurer, HENRY M. KIRCHNER.

FINANCIAL CONDITION MARCH 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$112,600 00	Due installment shareholders—	
Loans on shares of association.....	485 00	dues	\$30,065 50
Cash deposited in bank.....	2,141 59	Due installment shareholders—	
Furniture and fixtures.....	117 50	profits apportioned	18,617 56
Installments due and unpaid.....	772 25	Due installment shareholders—	
Interest, premium and fines due		advance payments	272 00
and unpaid	1,059 66	Due on shares lapsed or forfeited	20 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up shareholders—	
for borrowers	384 06	subscriptions	16,100 00
Due from shareholders.....	30 00	Borrowed money	2,500 00
		Due shareholders	15 00
Total assets	\$117,590 06	Total liabilities	\$117,590 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$29,044 38
year	\$3,061 47	Loaned on shares.....	470 00
Dues on installment shares.....	23,585 50	Dues repaid on withdrawal.....	11,780 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	2,097 83
up shares	5,900 00	Prepaid or paid-up shares.....	6,000 00
Interest	6,750 36	Interest or dividends on prepaid	
Installment premiums	360 43	or paid-up shares.....	745 50
Fines	149 15	Matured shares	7,005 15
Mortgage loans repaid.....	20,400 00	Borrowed money	42,400 00
Mortgage loans canceled by mat-		Interest on borrowed money.....	343 72
ured shares	3,000 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	650 00	rowers	254 19
Stock loans canceled by matured		Salaries or other compensation of	
shares	50 00	officers, \$450.00; auditors, \$15.00..	465 00
Money borrowed	38,900 00	Rent	48 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	100 00	postage, light and fuel.....	90 10
		State examination and filing an-	
		nuual report	21 00
		Cash in bank at end of year.....	2,141 59
Total receipts	\$102,906 96	Total disbursements	\$102,906 96

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 307; membership at end of year, 337. Borrowing
members, 56, holding 571½ shares; non-borrowing members, 281, holding 1,475½ shares.

Shares in force at beginning of fiscal year, 1,849½; shares issued during year, 537½; shares
canceled (matured, 35) during year, 400½; shares in force at close of year, 2,046½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock
(book) loans, 3-10 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**BIGELOW BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated August 11, 1905. Commenced business October, 1905.
President, MAX OPPENHEIMER. Secretary, DAVID LONGFELDER.
Treasurer, CONRAD FISCHER.

FINANCIAL CONDITION OCTOBER 10, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$49,300 00	Due installment shareholders—	
Loans on shares of association ..	1,360 00	dues	\$36,078 00
Cash deposited in bank	461 57	Due installment shareholders—	
Furniture and fixtures	110 00	profits apportioned	5,344 47
Installments due and unpaid	110 00	Due installment shareholders—	
Interest and fines due and unpaid ..	71 40	advance payments	88 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up sharehold-	
for borrowers	97 50	ers—subscriptions	2,000 00
		Borrowed money	8,000 00
Total assets	\$51,510 47	Total liabilities	\$51,510 47

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 10, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$29,400 00
year	\$150 22	Loaned on shares	1,065 00
Dues on installment shares	15,060 50	Dues repaid on withdrawal	6,417 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal ..	246 38
up shares	2,400 00	Prepaid or paid-up shares	1,000 00
Interest	2,682 05	Interest or dividends on prepaid	
Gross premium	553 25	or paid-up shares	53 40
Fines	32 90	Borrowed money	45,800 00
Transfer fees	7 40	Interest on borrowed money	400 22
Mortgage loans repaid	15,600 00	Taxes, insurance, etc., for bor-	
Stock loans repaid	1,957 00	rowers	153 50
Money borrowed	46,800 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$220.00; auditors, \$5.00...	225 00
repaid	61 00	Rent	24 00
Pass books	15 75	Advertising, stationery, printing.	
		postage, light and fuel	46 50
		Premium on officers' bonds	17 50
		Cash in bank at end of year	461 57
Total receipts	\$85,320 07	Total disbursements	\$85,320 07

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 166; membership at end of year, 200. Borrowing members, 21, holding 312 shares; non-borrowing members, 179, holding 1,015 shares.

Shares in force at beginning of fiscal year, 1,123½; shares issued during year, 443½; shares canceled (matured, none) during year, 240; shares in force at close of year, 1,327.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BLOOMFIELD BUILDING AND LOAN ASSOCIATION,
BLOOMFIELD.

Incorporated September 30, 1885. Commenced business January, 1886.

President, STEPHEN TYDEMAN.

Secretary, GUY T. WHITNEY.

Treasurer, CHARLES W. MARTIN.

FINANCIAL CONDITION DECEMBER 20, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$219,378 00	Due installment shareholders—	
Loans on shares of association....	4,735 00	dues	\$182,542 00
Cash deposited in bank.....	2,516 24	Due installment shareholders—	
Furniture and fixtures.....	210 00	profits apportioned	37,201 30
Installments due and unpaid.....	443 00	Due installment shareholders—	
Interest and fines due and unpaid	336 07	advance payments	140 14
Taxes, insurance, etc., advanced		Balance payable on loans made...	500 00
for borrowers	233 03	Borrowed money	7,500 00
Suspense account	32 10		
Total assets	\$227,883 44	Total liabilities	\$227,883 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 20, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$34,000 00
year	\$3,038 10	Loaned on shares.....	5,105 00
Dues on installment shares.....	54,656 00	Dues repaid on withdrawal.....	19,310 50
Interest	12,975 80	Profits or interest on withdrawal.	2,316 03
Installment premiums	20 97	Matured shares	26,400 00
Fines	329 16	Borrowed money	48,000 00
Mortgage loans repaid.....	16,350 00	Interest on borrowed money.....	632 13
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	2,800 00	chargeable to borrowers).....	1 84
Stock loans repaid.....	5,640 00	Taxes, insurance, etc., for bor-	
Money borrowed	43,500 00	rowers	68 35
Rebate on borrowed money.....	21 37	Salaries or other compensation of	
Committee fees	42 00	officers, \$549.96; clerks, \$24.00....	573 96
		Rent	150 00
Total receipts	\$139,373 40	Advertising, stationery, printing,	
		postage, light and fuel.....	97 00
		Committee fees	63 00
		Filing annual report.....	1 00
		Exchange of safe and moving.....	106 25
		Suspense account	32 10
		Cash in bank at end of year.....	2,516 24
		Total disbursements	\$139,373 40

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 440; membership at end of year, 645. Borrowing members, 134, holding 1,183 shares; non-borrowing members, 511, holding 3,181 shares.

Shares in force at beginning of fiscal year, 3,857; shares issued during year, 1,273; shares canceled (matured, 132) during year, 766; shares in force at close of year, 4,364.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BRANCH BROOK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 1, 1905.

Commenced business June 7, 1905.

President, GEORGE VARLEY.

Secretary, S. G. COOPER, JR.

Treasurer, JOHN L. EARL.

FINANCIAL CONDITION MAY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$62,725 00	Due installment shareholders—	
Loans on shares of association....	2,519 00	dues	\$48,148 50
Cash deposited in bank.....	3,743 69	Due installment shareholders—	
Furniture and fixtures.....	136 24	profits apportioned	8,565 98
Installments due and unpaid.....	209 25	Due installment shareholders—	
Interest, premium and fines due		advance payments	132 00
and unpaid	274 30	Due prepaid or paid-up sharehold-	
Taxes, insurance, etc., advanced		ers—subscriptions	5,200 00
for borrowers	319 62	Borrowed money	7,950 00
Supplies on hand.....	9 30		
Commissions due	27 44		
Due for pass books.....	50		
Interest accrued	32 14		
Total assets	\$69,996 48	Total liabilities	\$69,996 48

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$15,500 00
year	\$355 80	Loaned on shares.....	475 00
Dues on installment shares.....	16,664 25	Dues repaid on withdrawal.....	3,617 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	153 50
up shares	5,200 00	Interest or dividends on prepaid	
Interest	3,643 78	or paid-up shares.....	64 42
Gross premium	440 50	Borrowed money	3,000 00
Fines	97 33	Interest on borrowed money.....	512 70
Stock loans repaid.....	515 00	Taxes, insurance, etc., for bor-	
Money borrowed	600 00	rowers	111 85
Pass books	15 75	Salaries or other compensation of	
Commission on insurance	28 95	officers, \$240.00; auditors, \$15.00..	255 00
		Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	98 20
		Cash in bank at end of year.....	3,743 69
Total receipts	\$27,561 36	Total disbursements	\$27,561 36

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 211; membership at end of year, 258. Borrowing members, 41, holding 432½ shares; non-borrowing members, 217, holding 1,050 shares.

Shares in force at beginning of fiscal year, 1,206½; shares issued during year, 423; shares canceled (matured, none) during year, 147; shares in force at close of year, 1,482½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BROAD AND MARKET BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated September 10, 1906. Commenced business September 14, 1906.

President, JOHN J. GAFFNEY.

Secretary, CHARLES H. BURGESSER.

Treasurer, JOHN J. BAADER.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$98,800 00	Due installment shareholders—	
Loans on shares of association....	1,780 00	dues	\$61,224 00
Cash deposited in bank.....	104 06	Due installment shareholders—	
Furniture and fixtures.....	170 00	profits apportioned	10,298 21
Installments due and unpaid.....	530 50	Due installment shareholders—	
Interest and fines due and unpaid	545 95	advance payments	95 00
Taxes, insurance, etc., advanced		Due on shares lapsed or forfeited.	2 30
for borrowers	54 00	Due prepaid or paid-up share-	
		holders—subscriptions	12,600 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	265 00
		portioned	
		Borrowed money	17,500 00
Total assets	\$101,984 51	Total liabilities	\$101,984 51

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$58,280 00
year	\$516 27	Loaned on shares.....	1,375 00
Dues on installment shares.....	32,177 50	Dues repaid on withdrawal.....	6,900 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	277 39
up shares	13,700 00	Prepaid or paid-up shares.....	6,100 00
Interest	7,069 22	Interest or dividends on prepaid	
Gross premium	970 50	or paid-up shares.....	543 37
Fines	155 34	Borrowed money	218,900 00
Mortgage loans repaid.....	8,700 00	Interest on borrowed money.....	1,157 01
Stock loans repaid.....	655 00	Taxes, insurance, etc., for bor-	
Money borrowed	230,400 00	rowers	54 00
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	106 05	officers	705 50
Pass books	21 50	Advertising, stationery, printing,	
Shares closed out.....	2 30	postage, light and fuel.....	77 35
		Cash in bank at end of year.....	104 06
Total receipts	\$294,473 68	Total disbursements	\$294,473 68

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 185; membership at end of year, 235. Borrowing members, 22, holding 520½ shares; non-borrowing members, 213, holding 1,368 shares.

Shares in force at beginning of fiscal year, 1,419; shares issued during year, 794; shares canceled (matured, none) during year, 324½; shares in force at close of year, 1,888½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDERS' BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated October 11, 1906. Commenced business November 8, 1906.

President, B. F. ROBINSON.

Secretary, WILLIAM A. HALL, JR.

Treasurer, E. H. HARRISON.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$69,800 00	Due installment shareholders—	
Loans on shares of association....	2,005 00	dues	\$58,602 00
Cash deposited in bank.....	814 53	Due installment shareholders—	
Furniture and fixtures.....	150 00	profits apportioned	6,194 16
Installments due and unpaid.....	430 00	Due installment shareholders—	
Interest and fines due and unpaid	297 27	advance payments	246 00
Pass books	25	Balance payable on loans made...	2,940 00
		Borrowed money	5,500 00
		Surplus or undivided profits.....	7 55
		Suspense account	7 34
Total assets	\$73,497 05	Total liabilities	\$73,497 05

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$28,540 00
year	\$572 08	Loaned on shares.....	1,595 00
Dues on installment shares.....	30,815 00	Dues repaid on withdrawal.....	4,889 00
Interest	3,445 16	Profits or interest on withdrawal.	98 76
Gross premium	627 90	Borrowed money	39,800 00
Fines	141 00	Interest on borrowed money.....	431 00
Transfer fees	5 00	Salaries or other compensation of	
Admission or membership fees....	38 25	officers, \$225.00; auditors, \$10.00..	235 00
Mortgage loans repaid.....	3,900 00	Rent	60 00
Stock loans repaid.....	345 00	Advertising, stationery, printing,	
Money borrowed	36,700 00	postage, light and fuel.....	131 35
Suspense account	30 50	Suspense account	25 25
		Cash in bank at end of year.....	814 53
Total receipts	\$76,619 89	Total disbursements	\$76,619 89

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 326; membership at end of year, 396. Borrowing members, 37, holding 501 shares; non-borrowing members, 359, holding 2,111 shares.

Shares in force at beginning of fiscal year, 1,938; shares issued during year, 966; shares canceled (matured, none) during year, 292; shares in force at close of year, 2,612.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

BUSINESS MEN'S BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 13, 1910. Commenced business May, 1910.
President, LEE OTTOLENGUI. Secretary, WM. J. WAKEFIELD, JR.
Treasurer, GUSTAVE JAY.

FINANCIAL CONDITION JUNE 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$26,800 00	Due installment shareholders—	
Loans on shares of association..	50 00	dues	\$17,226 00
Cash deposited in bank.....	906 71	Due installment shareholders—	
Furniture and fixtures.....	109 05	advance payments	2 00
Installments due and unpaid.....	181 00	Balance payable on loans made...	4,748 25
Interest and fines due and unpaid	13 00	Borrowed money	4,700 00
		Surplus or undivided profits.....	1,383 51
Total assets	\$28,059 76	Total liabilities	\$28,059 76

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending June 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$17,807 00	Loaned on mortgages.....	\$31,551 75
Subscriptions on prepaid or paid-		Loaned on shares.....	50 00
up shares	1,000 00	Dues repaid on withdrawal.....	760 00
Interest	744 69	Prepaid or paid-up shares.....	1,000 00
Gross premium	1,126 50	Interest or dividends on prepaid	
Fines	16 85	or paid-up shares.....	49 60
Admission or membership fees....	64 00	Borrowed money	2,000 00
Mortgage loans repaid.....	9,500 00	Interest on borrowed money.....	116 42
Money borrowed	6,700 00	Salaries or other compensation of	
		officers	150 00
		Rent	15 12
		Advertising, stationery, printing,	
		postage, light and fuel.....	284 44
		Safe	75 00
		Cash in bank at end of year.....	906 71
Total receipts	\$36,959 04	Total disbursements	\$36,959 04

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200. Installments, \$1.00, payable monthly.

Membership at end of year, 252. Borrowing members, 6, holding 145 shares; non-borrowing members, 246, holding 1,820 shares.

Shares issued during year, 2,128; shares canceled (matured, none) during year, 163; shares in force at close of year, 1,965.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

CALDWELL BUILDING AND LOAN ASSOCIATION,
CALDWELL.

Incorporated December 20, 1890. Commenced business January 1, 1891.

President, JOHN J. VAN ORDER.

Secretary, C. E. HEDDEN.

Treasurer, JAMES THROCKMORTON, JR.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$112,600 00	Due installment shareholders—	
Loans on shares of association....	3,240 00	dues	\$87,156 00
Cash deposited in bank.....	2,057 82	Due installment shareholders—	
Furniture and fixtures.....	125 00	profits apportioned	19,228 90
Installments due and unpaid.....	212 00	Due installment shareholders—	
Interest and fines due and unpaid	373 44	advance payments	98 00
Insurance, etc., advanced for bor-		Due shareholders—matured shares	2,600 00
rowers	25 00	Interest accrued on unpaid ma-	
		tured shares	54 23
		Balance payable on loans made...	996 00
		Borrowed money	8,250 00
		Expense fund	250 00
		Surplus or undivided profits.....	13
Total assets	\$118,633 26	Total liabilities	\$118,633 26

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$40,704 00
year	\$2,286 42	Loaned on shares.....	1,170 00
Dues on installment shares.....	22,672 00	Dues repaid on withdrawal.....	2,060 00
Interest	6,060 41	Profits or interest on withdrawal.	146 18
Gross premium	790 00	Matured shares	1,800 00
Fines	140 50	Borrowed money	3,783 01
Transfer fees	2 00	Interest on borrowed money.....	176 15
Mortgage loans repaid.....	7,600 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	760 00	rowers	72 12
Money borrowed	12,033 01	Salaries or other compensation of	
Insurance, etc., advanced, repaid	47 12	officers	175 00
Inspection fees	132 00	Rent	168 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	43 18
		Premium on officers' bonds.....	28 00
		State examination	20 00
		Inspection fees	120 00
		Cash in bank at end of year.....	2,057 82
Total receipts	\$52,523 46	Total disbursements	\$52,523 46

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 166; membership at end of year, 191. Borrowing members, 50, holding 677 shares; non-borrowing members, 141, holding 1,146 shares.

Shares in force at beginning of fiscal year, 1,461; shares issued during year, 445; shares canceled (matured, 22) during year, 83; shares in force at close of year, 1,823.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CALEDONIA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 22, 1909. Commenced business May 10, 1909.

President, FREDERICK ECKELHOFFER.

Secretary, JACOB A. MUELLER.

Treasurer, FRANK A. ECKELHOFFER.

FINANCIAL CONDITION MAY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$7,700 00	Due installment shareholders—	
Loans on shares of association ..	762 00	dues	\$8,604 00
Cash deposited in bank	523 38	Due installment shareholders—	
Furniture and fixtures	151 95	profits apportioned	570 73
Installments due and unpaid	45 00	Due installment shareholders—	
Interest due and unpaid	2 40	advance payments	10 00
Total assets	\$9,184 73	Total liabilities	\$9,184 73

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending May 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$3,800 00
year	\$433 28	Loaned on shares	950 00
Dues on installment shares	5,868 00	Dues repaid on withdrawal	1,677 00
Interest	444 06	Profits or interest on withdrawal ..	4 34
Gross premium	76 00	Interest on borrowed money	35 57
Fines	15 90	Salaries or other compensation of	
Stock loans repaid	318 00	officers	105 00
Pass books	4 05	Advertising, stationery, printing,	
		postage, light and fuel	64 00
		Cash in bank at end of year	523 38
Total receipts	\$7,159 29	Total disbursements	\$7,159 29

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 80; membership at end of year, 88. Borrowing members, 11, holding 77 shares; non-borrowing members, 77, holding 381 shares.

Shares in force at beginning of fiscal year, 400; shares issued during year, 151; shares canceled (matured, none), during year, 93; shares in force at close of year, 458.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CAMFIELD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 7, 1899. Commenced business January 10, 1899.

President, ALBERT LINKE.

Secretary, FREDERICK WESTPHAL.

Treasurer, FRED. W. BUECK.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$126,500 00	Due installment shareholders—	
Loans on shares of association....	6,537 00	dues	\$95,720 00
Cash deposited in bank.....	1,257 44	Due installment shareholders—	
Furniture and fixtures.....	299 28	profits apportioned	19,275 24
Installments due and unpaid.....	189 00	Due installment shareholders—	
Interest and fines due and unpaid	64 16	advance payments	70 00
Taxes, insurance, etc., advanced		Borrowed money	20,000 00
for borrowers	224 96	Surplus or undivided profits.....	6 60
Total assets	\$135,071 84	Total liabilities	\$135,071 84

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$15,900 00
year	\$212 82	Loaned on shares.....	3,010 00
Dues on installment shares.....	25,877 50	Dues repaid on withdrawal.....	4,238 50
Interest	6,506 81	Profits or interest on withdrawal.	245 83
Gross premium	347 80	Matured shares	20,800 00
Fines	66 12	Borrowed money	51,000 00
Mortgage loans repaid.....	5,050 00	Interest on borrowed money.....	846 06
Stock loans repaid.....	722 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	103 98
shares	2,461 00	Salaries or other compensation of	
Money borrowed	57,000 00	officers, \$565.00; directors, \$102.00	667 00
Taxes and insurance advanced,		Rent	40 00
repaid	32 64	Advertising, stationery, printing,	
Pass books	8 90	postage, light and fuel.....	127 50
		Furniture and fixtures.....	49 28
		Cash in bank at end of year.....	1,257 44
Total receipts	\$98,285 59	Total disbursements	\$98,285 59

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 304; membership at end of year, 309. Borrowing members, 68, holding 789 shares; non-borrowing members, 241, holding 1,337½ shares.

Shares in force at beginning of fiscal year, 1,915½; shares issued during year, 436; shares canceled (matured, 104) during year, 225; shares in force at close of year, 2,126½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CAMPTOWN BUILDING AND LOAN ASSOCIATION,
IRVINGTON.

Incorporated March 7, 1910.

Commenced business March 11, 1910.

President, FREDERICK P. FOWLE.

Secretary, GEORGE D. HARRISON.

Treasurer, WILLIAM A. SHERMAN.

FINANCIAL CONDITION MARCH 10, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,200 00	Due installment shareholders—	
Cash on hand.....	1 00	dues	\$10,774 00
Cash deposited in bank.....	29 95	Due installment shareholders—	
Furniture and fixtures.....	7 20	profits apportioned	387 72
Interest due and unpaid.....	61 00	Due on shares lapsed or forfeited	44 00
Stationery	77 23	Balance payable on loans made..	1,150 00
		Surplus or undivided profits.....	20 66
Total assets	\$12,376 38	Total liabilities	\$12,376 38

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 10, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$11,075 00	Loaned on mortgages.....	\$11,050 00
Interest	300 27	On shares lapsed or forfeited.....	257 00
Gross premium	122 00	Rent	25 00
Transfer fees	1 00	Advertising, stationery, printing,	
Admission or membership fees....	12 50	postage, light and fuel.....	112 57
		Premium on officers' bonds.....	16 00
		Sign	5 80
		Furniture	7 20
		Incorporation expenses	6 25
		Cash on hand and in bank at end	
		of year	30 95
Total receipts	\$11,510 77	Total disbursements	\$11,510 77

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 112. Borrowing members, 4, holding 62 shares; non-borrowing members, 108, holding 675 shares.

Shares issued during year, 801; shares canceled (matured, none) during year, 64; shares in force at close of year, 737.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 1 per cent.

Admission fee charged, 10 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

**CASINO BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated March 1, 1892. Commenced business February 15, 1892.

President, FRANK KOCH.

Secretary, FELIX OHAUS.

Treasurer, WILLIAM J. BROHM.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$326,900 00	Due installment shareholders—	
Loans on shares of association....	8,881 00	dues	\$227,472 00
Cash deposited in bank.....	2,168 59	Due installment shareholders—	
Installments due and unpaid.....	243 00	profits apportioned	63,837 49
Interest and fines due and unpaid	283 19	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	355 00
for borrowers	688 71	Unearned gross premiums.....	2,000 00
		Borrowed money	44,700 00
		Interest accrued on borrowed	
		money	800 00
Total assets	\$339,164 49	Total liabilities	\$339,164 49

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$93,100 00
year	\$3,767 25	Loaned on shares.....	4,736 00
Dues on installment shares.....	57,301 00	Dues repaid on withdrawal.....	30,738 00
Interest	19,931 96	Profits or interest on withdrawal.	5,675 34
Gross premium	2,025 84	Matured shares	20,200 00
Fines	194 24	Borrowed money	94,200 00
Transfer fees	8 00	Interest on borrowed money.....	1,559 80
Mortgage loans repaid.....	79,400 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	950 00	rowers	863 51
Stock loans canceled by matured		Salaries or other compensation of	
shares	2,600 00	officers, \$700.00; directors, \$394.00	1,094 00
Money borrowed	88,200 00	Rent	40 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	189 80	postage, light and fuel.....	205 75
Pass books	12 90	Cash in bank at end of year.....	2,168 59
Total receipts	\$254,580 99	Total disbursements	\$254,580 99

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 613; membership at end of year, 644. Borrowing members, 120, holding 1,914 shares; non-borrowing members, 524, holding 2,662 shares.

Shares in force at beginning of fiscal year, 4,310; shares issued during year, 548; shares canceled (matured, 101) during year, 682; shares in force at close of year, 4,576.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CENTRAL BUILDING AND LOAN ASSOCIATION,

BELLEVILLE.

Incorporated April 11, 1907.

Commenced business April 22, 1907.

President, HENRY H. MORGAN.

Secretary, JOHN W. DEPUE.

Treasurer, JAMES W. PITTENGER.

FINANCIAL CONDITION APRIL 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$56,400 00	Due installment shareholders—	
Loans on shares of association...	620 00	dues	\$43,140 00
Cash deposited in bank.....	339 07	Due installment shareholders—	
Furniture and fixtures.....	248 00	profits apportioned	4,972 60
Installments due and unpaid.....	324 00	Due installment shareholders—	
Interest and fines due and unpaid	270 15	advance payments	10 25
Interest accrued	285 10	Balance payable on loans made..	5,362 00
		Borrowed money	5,000 00
		Surplus or undivided profits.....	1 47
Total assets	\$58,436 32	Total liabilities	\$58,436 32

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$20,438 00
year	\$119 07	Loaned on shares.....	820 00
Dues on installment shares.....	18,008 25	Dues repaid on withdrawal.....	5,523 00
Interest	2,494 66	Profits or interest on withdrawal.	339 22
Gross premium	347 35	Borrowed money	64,150 00
Fines	67 55	Interest on borrowed money.....	246 99
Transfer fees	1 00	Salaries or other compensation of	
Mortgage loans repaid.....	3,000 00	officers, \$135.00; clerks, \$12.00....	147 00
Stock loans repaid.....	200 00	Rent	80 00
Money borrowed	67,950 00	Advertising, stationery, printing,	
Books	20 30	postage, light and fuel.....	124 90
		Cash in bank at end of year.....	339 07
Total receipts	\$92,208 18	Total disbursements	\$92,208 18

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 157; membership at end of year, 171. Borrowing members, 26, holding 298 shares; non-borrowing members, 145, holding 1,174 shares.

Shares in force at beginning of fiscal year, 1,283; shares issued during year, 427; shares canceled (matured, none) during year, 238; shares in force at close of year, 1,472.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 9-25 per cent.; on stock (book) loans, 79-100 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Withdrawal fee charged, none.

CENTRAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 15, 1881.

Commenced business July, 1881.

President, A. A. SIPPEL.

Secretary, GEORGE GRIMME.

Treasurer, F. C. SCHMIDT.

FINANCIAL CONDITION JULY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$65,000 00	Due installment shareholders—dues	\$49,518 00
Loans on shares of association....	1,407 00	Due installment shareholders—profits apportioned	10,125 88
Cash on hand.....	169 39	Due installment shareholders—advance payments	160 50
Cash deposited in bank.....	1,915 99	Due prepaid or paid-up shareholders—subscriptions	4,400 00
Installments due and unpaid.....	521 50	Due prepaid or paid-up shareholders—profits accrued or apportioned	12 50
Interest due and unpaid.....	153 00	Borrowed money	5,000 00
Safe	50 00		
Total assets	\$69,216 88	Total liabilities	\$69,216 88

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$2,371 26	Loaned on mortgages.....	\$22,100 00
Dues on installment shares.....	13,663 00	Loaned on shares.....	950 00
Subscriptions on prepaid or paid-up shares	2,000 00	Dues repaid on withdrawal.....	1,717 00
Interest	3,485 04	Profits or interest on withdrawal, prepaid or paid-up shares.....	2,000 00
Gross premium	620 00	Interest or dividends on prepaid or paid-up shares.....	252 50
Fines	33 78	On shares lapsed or forfeited.....	358 18
Transfer fees	2 50	Matured shares	400 00
Mortgage loans repaid.....	3,000 00	Borrowed money	36,800 00
Mortgage loans canceled by foreclosure or deed.....	4,000 00	Interest on borrowed money.....	433 78
Stock loans repaid.....	700 00	Salaries or other compensation of officers	187 50
Money borrowed	37,800 00	Advertising, stationery, printing, postage, light and fuel.....	102 89
Pass books	6 65	State examination	20 00
		Overpaid interest returned.....	30 00
		Cash on hand and in bank at end of year	2,085 38
Total receipts	\$67,687 23	Total disbursements	\$67,687 23

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 123; membership at end of year, 157. Borrowing members, 26, holding 385 shares; non-borrowing members, 131, holding 774 shares.

Shares in force at beginning of fiscal year, 913; shares issued during year, 316; shares canceled (matured, 2) during year, 70; shares in force at close of year, 1,159.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 71-100 per cent.; on stock (book) loans, 2 1-20 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**CENTURY BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated March 27, 1906.

Commenced business April 18, 1906.

*President, WILLIAM MUNGLE.**Secretary, RALPH W. SKINNER.**Treasurer, CHARLES J. KIERAN.*

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$93,550 00	Due installment shareholders— dues	\$81,269 75
Loans on shares of association....	1,634 00	Due installment shareholders— profits apportioned	9,647 06
Cash on hand.....	59 62	Due installment shareholders— advance payments	404 15
Cash deposited in bank.....	254 39	Due on shares lapsed or forfeited	105 70
Installments due and unpaid.....	402 50	Balance payable on loans made... ..	500 00
Interest, premium and fines due and unpaid	252 72	Borrowed money	4,300 00
Pass books	58 18		
Personal property	15 25		
Total assets	\$96,226 66	Total liabilities	\$96,226 66

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be- ginning of year.....	\$4,911 22	Loaned on mortgages.....	\$53,250 00
Dues on installment shares.....	38,178 75	Loaned on shares.....	2,070 00
Interest	4,691 06	Dues repaid on withdrawal.....	8,061 00
Installment premiums	433 65	Profits or interest on withdrawal	234 01
Gross premium	353 00	On shares lapsed or forfeited.....	43 26
Fines	117 52	Borrowed money	7,400 00
Transfer fees	13 00	Interest on borrowed money.....	159 69
Rents	56 00	Real estate acquired under fore- closure or in settlement of debts due association	3,088 21
Mortgage loans repaid.....	6,500 00	Taxes, repairs and insurance (not chargeable to borrowers).....	51 05
Mortgage loans canceled by fore- closure or deed.....	3,200 00	Salaries or other compensation of officers	300 00
Stock loans repaid.....	1,601 00	Rent	60 00
Real estate sold.....	3,600 00	Advertising, stationery, printing, postage, light and fuel.....	68 08
Money borrowed	11,700 00	Safe deposit box rent.....	11 00
Pass books	40 25	Furniture and fixtures.....	26 91
Unclaimed stock	105 70	Premium on officers' bonds.....	24 00
		Foreclosure costs	244 93
		Commission on sale of real estate	90 00
		Cash on hand and in bank at end of year	314 01
Total receipts	\$75,501 15	Total disbursements	\$75,501 15

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 386; membership at end of year, 478. Borrowing members, 44, holding 544% shares; non-borrowing members, 434, holding 2,762 shares.

Shares in force at beginning of fiscal year, 2,541½; shares issued during year, 1,176%; shares canceled (matured, none) during year, 411½; shares in force at close of year, 3,306%.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent. gross and ¾ per cent. per annum; on stock (book) loans, 9-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

CHAPEL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 19, 1907.

Commenced business April 16, 1907.

President, J. WILLIAM HUEGEL.

Secretary, JAMES J. DOLAN.

Treasurer, FRANCIS WILLIAMS.

FINANCIAL CONDITION MARCH 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$34,700 00	Due installment shareholders—	
Loans on shares of association....	440 00	dues	\$29,313 00
Cash deposited in bank.....	239 18	Due installment shareholders—	
Furniture and fixtures.....	36 50	profits apportioned	4,017 38
Installments due and unpaid.....	116 00	Due installment shareholders—	
Interest and fines due and unpaid.	78 95	advance payments	10 00
Taxes, insurance, etc., advanced		Balance payable on loans made...	1,100 00
for borrowers	31 12	Borrowed money	1,200 00
		Surplus or undivided profits.....	1 37
Total assets	\$35,641 75	Total liabilities	\$35,641 75

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$23,400 00
year	\$4,269 90	Loaned on shares.....	160 00
Dues on installment shares.....	13,033 00	Dues repaid on withdrawal.....	4,137 00
Interest	2,027 54	Profits or interest on withdrawal.	68 42
Installment premiums	429 20	Borrowed money	40,600 00
Fines	44 14	Interest on borrowed money.....	178 06
Transfer fees	4 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	3,500 00	rowers	31 12
Mortgage loans canceled by fore-		Salaries or other compensation of	
closure or deed.....	3,700 00	officers	175 00
Stock loans repaid.....	205 00	Advertising, stationery, printing,	
Money borrowed	41,800 00	postage, light and fuel.....	12 30
Books	9 30	State examination and filing an-	
		nual report	21 00
Total receipts	\$69,022 08	Cash in bank at end of year.....	239 18
		Total disbursements	\$69,022 08

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 161; membership at end of year, 189. Borrowing members, 20, holding 210½ shares; non-borrowing members, 169, holding 839 shares.

Shares in force at beginning of fiscal year, 787½; shares issued during year, 441; shares canceled (matured, none) during year, 179; shares in force at close of year, 1,049½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

CITIZENS' BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated December 1, 1891. Commenced business December 15, 1891.

President, OTTO E. TRAUDT.

Secretary, WILLIAM G. TRAUTWEIN.

Treasurer, JOHN M. LEDERER.

FINANCIAL CONDITION DECEMBER 15, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$64,580 00	Due installment shareholders—	
Loans on shares of association ..	2,600 00	dues	\$54,102 00
Cash deposited in bank	2,005 48	Due installment shareholders—	
Real estate sold under contract ..	4,800 00	profits apportioned	10,620 04
Installments due and unpaid	263 00	Due installment shareholders—	
Interest due and unpaid	116 89	advance payments	10 00
		Borrowed money	9,500 00
		Interest accrued on borrowed	
		money	133 33
Total assets	\$74,365 37	Total liabilities	\$74,365 37

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 15, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$21,280 00
year	\$6,417 41	Loaned on shares	820 00
Dues on installment shares	13,894 50	Dues repaid on withdrawal	4,608 00
Interest	3,386 85	Profits or interest on withdrawal ..	371 25
Gross premium	478 90	Matured shares	5,600 00
Fines	38 75	Borrowed money	18,075 00
Rents	360 00	Interest on borrowed money	288 44
Mortgage loans repaid	2,000 00	Taxes, repairs and insurance (not	
Stock loans repaid	550 00	chargeable to borrowers)	275 40
Real estate sold, account	100 00	Taxes, insurance, etc., for bor-	
Money borrowed	26,500 00	rowers and on real estate sold	
Taxes, insurance, etc., advanced,		under contract	17 60
repaid	17 60	Salaries or other compensation of	
Safe sold	75 00	officers, \$350.00; directors, \$80.00.	430 00
		Rent	18 00
		Advertising, stationery, printing,	
		postage, light and fuel	28 84
		Filing annual report	1 00
		Cash in bank at end of year	2,005 48
Total receipts	\$53,819 01	Total disbursements	\$53,819 01

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 124; membership at end of year, 133. Borrowing members, 32, holding 401½ shares; non-borrowing members, 101, holding 669 shares.

Shares in force at beginning of fiscal year, 957; shares issued during year, 324½; shares canceled (matured, 28) during year, 211; shares in force at close of year, 1,070½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CITY HALL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 20, 1907. Commenced business February 18, 1907.

President, FRED. J. FISCHER.

Secretary, JACOB H. GANSLER.

Treasurer, L. BLIWISSE.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$23,300 00	Due installment shareholders—	
Loans on shares of association....	1,055 00	dues	\$18,093 00
Cash deposited in bank.....	93 20	Due installment shareholders—	
Furniture and fixtures.....	68 29	profits apportioned	1,914 93
Installments due and unpaid.....	434 00	Due prepaid or paid-up share-	
Interest and fines due and unpaid	66 90	holders—subscriptions	2,000 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	149 46
		Balance payable on loans made...	300 00
		Borrowed money	2,560 00
Total assets	\$25,017 39	Total liabilities	\$25,017 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,250 00
year	\$183 71	Loaned on shares.....	710 00
Dues on installment shares.....	7,592 00	Dues repaid on withdrawal.....	1,639 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	11 65
up shares	200 00	Prepaid or paid-up shares.....	2,000 00
Interest	1,274 60	Interest or dividends on prepaid	
Gross premium	110 85	or paid-up shares.....	117 45
Fines	41 00	Borrowed money	9,500 00
Transfer fees	25	Interest on borrowed money.....	137 91
Stock loans repaid.....	265 00	Salaries or other compensation of	
Money borrowed	9,060 00	officers, \$160.00; auditors, \$9.00..	169 00
Pass books	4 05	Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	22 25
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds.....	48 00
		Cash in bank at end of year.....	93 20
Total receipts	\$18,731 46	Total disbursements	\$18,731 46

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 87; membership at end of year, 97. Borrowing members, 16 holding 141½ shares; non-borrowing members, 81, holding 526 shares.

Shares in force at beginning of fiscal year, 602; shares issued during year, 171½; shares canceled (matured, none) during year, 106; shares in force at close of year, 667½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CITY LINE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 1, 1903. Commenced business January 18, 1904.

President, GEORGE F. SERBE.

Secretary, HENRY P. GEORGE.

Treasurer, GUSTAV A. KRUTTSCHNITT.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$73,450 00	Due installment shareholders—	
Loans on shares of association....	995 00	dues	\$49,321 50
Cash deposited in bank.....	98 21	Due installment shareholders—	
Furniture, fixtures and books....	137 00	profits apportioned	9,609 15
Installments due and unpaid.....	230 50	Due prepaid or paid-up sharehold-	
Interest and fines due and unpaid	139 51	ers—subscriptions	3,000 00
		Balance payable on loans made..	600 00
		Borrowed money	12,000 00
		Trust account	519 57
Total assets	\$75,050 22	Total liabilities	\$75,050 22

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$27,225 85
year	\$1,630 85	Loaned on shares.....	550 00
Dues on installment shares.....	16,377 00	Dues repaid on withdrawal.....	7,221 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	412 35
up shares	2,500 00	Prepaid or paid-up shares.....	4,300 00
Interest	3,309 75	Interest or dividends on prepaid	
Gross premium	543 00	or paid-up shares.....	204 06
Fines	101 12	Borrowed money	35,000 00
Admission or membership fees...	11 95	Interest on borrowed money.....	348 05
Mortgage loans repaid.....	11,700 00	Salaries or other compensation of	
Stock loans repaid.....	160 00	officers	200 00
Money borrowed	39,000 00	Advertising, stationery, printing,	
Trust account	499 05	postage, light and fuel.....	67 55
		Trust account	145 15
		Pass books	60 00
		Cash in bank at end of year.....	98 21
Total receipts	\$75,832 72	Total disbursements	\$75,832 72

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 207; membership at end of year, 243. Borrowing members, 32, holding 420 shares; non-borrowing members, 211, holding 1,000½ shares.

Shares in force at beginning of fiscal year, 1,240; shares issued during year, 452; shares canceled (matured, none) during year, 271½; shares in force at close of year, 1,420½.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 15 cents per book. Withdrawal fee charged, none.

Foreclosures during year, none.

CLARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 15, 1910.

Commenced business March 11, 1910.

President, ALFRED LISTER.*Secretary*, JOHN V. HICKS.*Treasurer*, CHARLES G. FIELDING.

FINANCIAL CONDITION FEBRUARY 10, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$23,850 00	Due installment shareholders—	
Loans on shares of association ..	13 00	dues	\$14,464 50
Cash deposited in bank	329 34	Due installment shareholders—	
Furniture and fixtures	190 00	profits apportioned	550 39
Installments due and unpaid	30 00	Due prepaid or paid-up share-	
Fines due and unpaid	2 55	holders—subscriptions	5,600 00
		Balance payable on loans made ..	1,200 00
		Borrowed money	2,600 00
Total assets	\$24,414 89	Total liabilities	\$24,414 89

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 10, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$15,535 50	Loaned on mortgages	\$22,650 00
Subscriptions on prepaid or paid-		Loaned on shares	13 00
up shares	8,900 00	Dues repaid on withdrawal	1,101 00
Interest	862 63	Prepaid or paid-up shares	3,300 00
Installment premiums	50 93	Interest or dividends on prepaid	
Fines	25 70	or paid-up shares	311 64
Transfer fees	1 50	Borrowed money	5,900 00
Admission or membership fees ..	97 50	Interest on borrowed money	31 14
Money borrowed	8,500 00	Salaries or other compensation of	
Appraisal fees	36 00	officers, \$75.00; clerks, \$6.00 ..	81 00
		Advertising, stationery, printing	
		postage, light and fuel	149 64
		Safe	88 00
		Premium on officers' bonds	16 00
		By-law committee	3 00
		Appraisal fees	36 00
		Cash in bank at end of year	329 34
Total receipts	\$34,009 76	Total disbursements	\$34,009 76

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 342. Borrowing members, 12, holding 119¼ shares; non-borrowing members, 330, holding 1,282 shares.

Shares issued during year, 1,532¼; shares canceled (matured, none) during year, 181; shares in force at close of year, 1,401¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CLINTON HILL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 2, 1896.

Commenced business January, 1896.

President, HENRY KOEHLER.*Secretary*, HOWARD C. WILLIAMS.*Treasurer*, WILLIAM M. BERRY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$255,078 00	Due installment shareholders—	
Loans on shares of association ..	30,565 00	dues	\$191,796 00
Cash deposited in bank	2,316 96	Due installment shareholders—	
Furniture and fixtures	100 00	profits apportioned	54,161 24
Installments due and unpaid	1,226 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	111 00
and unpaid	636 38	Balance payable on loans made ..	3,005 50
Interest and premium accrued ..	1,506 07	Borrowed money	42,250 00
		Interest accrued on borrowed	
		money	105 17
Total assets	\$291,428 91	Total liabilities	\$291,428 91

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$65,194 50
year	\$338 91	Loaned on shares	19,203 00
Dues on installment shares	42,894 00	Dues repaid on withdrawal	9,881 00
Interest	15,586 12	Profits or interest on withdrawal ..	1,211 07
Installment premiums	868 62	Prepaid or paid-up shares	22,650 00
Fines	196 90	Interest or dividends on prepaid	
Transfer fees	5 00	or paid-up shares	1,265 64
Admission or membership fees ..	8 00	Matured shares	8,800 00
Mortgage loans repaid	25,252 00	Borrowed money	181,350 00
Stock loans repaid	8,442 00	Interest on borrowed money	774 23
Money borrowed	220,100 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	17 50
repaid	17 50	Salaries or other compensation of	
		officers, \$850.00; auditors, \$18.00.	868 00
		Rent	46 00
		Advertising, stationery, printing,	
		postage, light and fuel	110 15
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year	2,316 96
Total receipts	\$313,709 05	Total disbursements	\$313,709 05

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 260; membership at end of year, 264. Borrowing members, 73, holding 2,102 shares; non-borrowing members, 191, holding 1,493 shares.

Shares in force at beginning of fiscal year, 3,400 $\frac{1}{4}$; shares issued during year, 611; shares canceled (matured, 44) during year, 416 $\frac{1}{4}$; shares in force at close of year, 3,595.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, none.

Admission fee charged, \$1.00 per certificate. Withdrawal fee charged, none.

Foreclosures during year, none.

COLUMBIA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 7, 1897.

Commenced business October 6, 1898.

President, PETER CHARLES.

Secretary, ROBERT F. WALSH.

Treasurer, JOHN H. TAYLOR.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$146,100 00	Due installment shareholders—	
Loans on shares of association ..	4,800 00	dues	\$111,519 00
Cash deposited in bank	759 69	Due installment shareholders—	
Furniture and fixtures	100 00	profits apportioned	28,329 25
Installments due and unpaid	747 00	Due installment shareholders—	
Interest and fines due and unpaid	712 16	advance payments	100 00
Taxes, insurance, etc., advanced		Balance payable on loans made ..	295 00
for borrowers	24 40	Borrowed money	13,000 00
Total assets	\$153,243 25	Total liabilities	\$153,243 25

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$39,105 00
year	\$8,534 76	Loaned on shares	2,130 00
Dues on installment shares	25,160 00	Dues repaid on withdrawal	8,629 75
Interest	8,312 17	Profits or interest on withdrawal ..	1,277 91
Gross premium	970 00	Matured shares	20,950 00
Fines	204 81	Borrowed money	13,500 00
Mortgage loans repaid	12,500 00	Interest on borrowed money	403 92
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	1,500 00	rowers	51 40
Stock loans repaid	490 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$522.00; directors, \$34.00;	
shares	3,250 00	auditors, \$10.00	566 00
Money borrowed	26,500 00	Rent	50 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	77 38	postage, light and fuel	51 45
		Premium on officers' bonds	24 00
		Cash in bank at end of year	759 69
Total receipts	\$87,499 12	Total disbursements	\$87,499 12

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 217; membership at end of year, 231. Borrowing members, 74, holding 889 shares; non-borrowing members, 157, holding 1,224 shares.

Shares in force at beginning of fiscal year, 2,028¾; shares issued during year, 431; shares canceled (matured, 104%) during year, 346¼; shares in force at close of year, 2,113.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

COMMERCE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 17, 1906.

Commenced business April 12, 1906.

*President, JOHN BAADER.**Secretary, JACOB H. GANSLER.**Treasurer, MARTIN J. CASSIDY.*

FINANCIAL CONDITION MARCH 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$29,000 00	Due installment shareholders—	
Loans on shares of association....	2,160 00	dues	\$24,801 00
Cash deposited in bank.....	340 35	Due installment shareholders—	
Furniture and fixtures.....	96 84	profits apportioned	3,571 15
Installments due and unpaid.....	165 50	Due installment shareholders—	
Interest and fines due and unpaid	34 50	advance payments	5 00
Taxes, insurance, etc., advanced		Borrowed money	3,500 00
for borrowers	67 71		
Pass books	12 25		
Total assets	\$31,877 15	Total liabilities	\$31,877 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$18,500 00
year	\$1,824 04	Loaned on shares.....	1,220 00
Dues on installment shares.....	10,041 00	Dues repaid on withdrawal.....	1,634 50
Interest	1,578 35	Profits or interest on withdrawal.	42 56
Gross premium	217 30	Borrowed money	11,500 00
Fines	19 95	Interest on borrowed money.....	162 52
Transfer fees	3 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	7,300 00	rowers	103 03
Stock loans repaid.....	250 00	Salaries or other compensation of	
Money borrowed	12,500 00	officers, \$200.00; auditors, \$6.00...	206 00
Taxes, insurance, etc., advanced,		Rent	12 00
repaid	35 32	Advertising, stationery, printing,	
Pass books	11 25	postage, light and fuel.....	31 25
		Filing annual report.....	1 00
		Sign	16 00
		Miscellaneous	1 00
		Cash in bank at end of year.....	340 35
Total receipts	\$33,780 21	Total disbursements	\$33,780 21

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 76; membership at end of year, 124. Borrowing members, 14, holding 180 shares; non-borrowing members, 110, holding 867 shares.

Shares in force at beginning of fiscal year, 642½; shares issued during year, 529; shares canceled (matured, none) during year, 124½; shares in force at close of year, 1,047.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

COMMONWEALTH BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 16, 1894.

Commenced business June 1, 1894.

President, LOUIS C. VOSSMEYER.

Secretary, CHARLES D. KEER.

Treasurer, R. VON SEYFRIED.

FINANCIAL CONDITION JUNE 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$182,900 00	Due installment shareholders—	
Loans on shares of association....	3,960 00	dues	\$116,607 00
Cash deposited in bank.....	105 37	Due installment shareholders—	
Furniture and fixtures.....	65 00	profits apportioned	25,265 79
Installments due and unpaid.....	399 50	Due installment shareholders—	
Interest, premium and fines due		advance payments	67 00
and unpaid	389 25	Due prepaid or paid-up sharehold-	
Taxes, insurance, etc., advanced		ers—subscriptions	30,800 00
for borrowers	100 15	Balance payable on loans made...	800 00
		Borrowed money	14,300 00
		Trust account	79 48
Total assets	\$187,919 27	Total liabilities	\$187,919 27

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 1, 1911

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$46,203 60
year	\$2,007 52	Loaned on shares.....	3,325 00
Dues on installment shares.....	35,189 50	Dues repaid on withdrawal.....	4,637 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	196 88
up shares	13,600 00	Prepaid or paid-up shares.....	6,000 00
Interest	10,293 91	Interest or dividends on prepaid	
Installment premiums	831 43	or paid-up shares.....	1,379 53
Fines	283 71	Matured shares	15,000 00
Transfer fees	17 00	Borrowed money	88,950 00
Mortgage loans repaid.....	9,403 60	Interest on borrowed money.....	393 55
Mortgage loans canceled by ma-		Taxes (not chargeable to bor-	
tured shares	1,400 00	rowers)	77 40
Stock loans repaid.....	1,800 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	144 20
shares	1,000 00	Salaries or other compensation of	
Money borrowed	92,150 00	officers, \$525.00; clerks, \$48.00....	573 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	166 20	postage, light and fuel.....	44 40
Trust account	338 40	Premium on officers' bonds.....	36 00
Appraisal fee	6 00	State examination and filing an-	
		nuual report	21 00
		Trust account	1,265 92
		Interest, premium and fines	
		repaid	130 92
		Appraisal fee	3 00
		Cash in bank at end of year.....	105 37
Total receipts	\$168,487 27	Total disbursements	\$168,487 27

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 313; membership at end of year, 403. Borrowing
members, 82, holding 986 shares; non-borrowing members, 321, holding 1,919 shares.

Shares in force at beginning of fiscal year, 2,266½; shares issued during year, 1,066½;
shares canceled (matured, 75) during year, 423; shares in force at close of year, 2,905.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock
(book) loans, ¾ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CONCORDIA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 3, 1906.

Commenced business March 14, 1906.

President, ARTHUR C. HENSLER.

Secretary, ARTHUR F. EGNER.

Treasurer, WILLIAM H. HAGEMANN.

FINANCIAL CONDITION MARCH 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$89,900 00	Due installment shareholders—	
Loans on shares of association ..	2,570 00	dues	\$64,379 00
Cash deposited in bank	176 05	Due installment shareholders—	
Furniture and fixtures	65 00	profits apportioned	12,415 20
Installments due and unpaid	554 60	Due installment shareholders—	
Interest and fines due and unpaid	298 55	advance payments	20 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	3,700 00
		Balance payable on loans made..	3,450 00
		Borrowed money	9,600 00
Total assets	\$93,564 20	Total liabilities	\$93,564 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$32,050 00
year	\$194 79	Loaned on shares	3,371 00
Dues on installment shares	21,527 20	Dues repaid on withdrawal	7,760 50
Interest	4,223 16	Profits or interest on withdrawal ..	112 20
Gross premium	1,131 42	Prepaid or paid-up shares	1,000 00
Fines	169 37	Interest or dividends on prepaid	
Transfer fees	5 75	or paid-up shares	189 16
Mortgage loans repaid	12,500 00	Borrowed money	5,500 00
Stock loans repaid	1,321 00	Interest on borrowed money	104 79
Money borrowed	9,600 00	Salaries or other compensation of	
		officers, \$375.00; auditors, \$4.00..	379 00
		Advertising, stationery, printing,	
		postage, light and fuel	14 99
		Premium on officers' bonds	15 00
		Cash in bank at end of year	176 05
Total receipts	\$50,672 69	Total disbursements	\$50,672 69

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 214; membership at end of year, 232. Borrowing members, 38, holding 471 shares; non-borrowing members, 194, holding 1,329 shares.

Shares in force at beginning of fiscal year, 1,691½; shares issued during year, 394; shares canceled (matured, none) during year, 285½; shares in force at close of year, 1,800.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CONGRESS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 19, 1903. Commenced business March 17, 1903.

President, FERDINAND ROEMMELE. Secretary, A. WILBERFORCE EGNER.

Treasurer, WILLIAM STICKEL.

FINANCIAL CONDITION MARCH 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$161,200 00	Due installment shareholders—	
Loans on shares of association...	5,170 00	dues	\$113,896 50
Cash deposited in bank.....	502 13	Due installment shareholders—	
Furniture and fixtures.....	110 00	profits apportioned	31,869 68
Installments due and unpaid.....	371 00	Due installment shareholders—	
Interest and fines due and unpaid	306 55	advance payments	37 50
		Balance payable on loans made..	756 00
		Borrowed money	21,100 00
Total assets	\$167,659 68	Total liabilities	\$167,659 68

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$53,594 00
year	\$546 94	Loaned on shares.....	2,620 00
Dues on installment shares.....	26,985 50	Dues repaid on withdrawal.....	3,983 50
Interest	8,961 83	Profits or interest on withdrawal.	291 60
Gross premium	1,250 80	Prepaid or paid-up shares.....	15,400 00
Fines	263 84	Interest or dividends on prepaid	
Transfer fees	45 70	or paid-up shares.....	638 43
Mortgage loans repaid.....	16,700 00	Borrowed money	1,000 00
Stock loans repaid.....	3,331 00	Interest on borrowed money.....	330 83
Money borrowed	21,100 00	Taxes (not chargeable to borrow-	
		ers)	26 37
		Salaries or other compensation of	
		officers, \$611.00; directors, \$105.-	
		00; auditors, \$10.00.....	726 00
		Rent	25 00
		Advertising, stationery, printing	
		postage, light and fuel.....	27 75
		State examination	20 00
		Cash in bank at end of year.....	502 13
Total receipts	\$79,185 61	Total disbursements	\$79,185 61

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 235; membership at end of year, 253. Borrowing members, 53, holding 963 shares; non-borrowing members, 200, holding 1,357 shares.

Shares in force at beginning of fiscal year, 1,946; shares issued during year, 473½; shares canceled (matured, none) during year, 99½; shares in force at close of year, 2,320.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 1-3 per cent.; on stock (book) loans, 1½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CONSERVATIVE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 25, 1905. Commenced business February 7, 1905.

President, JOHN BECKER.

Secretary, CHARLES H. BURGESSER.

Treasurer, JOHN J. GAFFNEY.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$90,050 00	Due installment shareholders—	
Loans on shares of association...	3,285 00	dues	\$66,540 00
Cash deposited in bank.....	409 08	Due installment shareholders—	
Furniture and fixtures.....	60 00	profits apportioned	12,641 98
Installments due and unpaid.....	571 50	Due installment shareholders—	
Interest and fines due and unpaid	691 35	advance payments	64 00
Taxes, insurance, etc., advanced		Balance payable on loans made...	1,300 00
for borrowers	82 80	Borrowed money	14,600 00
		Interest accrued on borrowed	
		money	3 75
Total assets	\$95,149 73	Total liabilities	\$95,149 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$35,200 00
year	\$1,508 63	Loaned on shares	775 00
Dues on installment shares.....	21,786 00	Dues repaid on withdrawal.....	4,865 00
Interest	4,480 50	Profits or interest on withdrawal.	235 75
Gross premium	873 25	Borrowed money	144,300 00
Fines	135 29	Interest on borrowed money.....	720 51
Mortgage loans repaid.....	7,900 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	425 00	rowers	105 85
Money borrowed	149,900 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$225.00; directors, \$123.00	348 00
repaid	25 50	Advertising, stationery, printing,	
Pass books	23 05	postage, light and fuel.....	63 03
		State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds.....	14 00
		Cash in bank at end of year.....	409 08
Total receipts	\$187,057 22	Total disbursements	\$187,057 22

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 208; membership at end of year, 255. Borrowing members, 47, holding 581½ shares; non-borrowing members, 208, holding 1,381 shares.

Shares in force at beginning of fiscal year, 1,530; shares issued during year, 648; shares canceled (matured, none) during year, 215½; shares in force at close of year, 1,962½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CONTINENTAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 19, 1907. Commenced business November 18, 1907.

President, HARRY J. STEINLEIN.

Secretary, S. G. COOPER, JR.

Treasurer, H. J. BIERMAN.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$14,400 00	Due installment shareholders—	
Loans on shares of association...	1,515 00	dues	\$15,895 17
Cash deposited in bank.....	1,057 00	Due installment shareholders—	
Furniture and fixtures.....	275 00	profits apportioned	1,100 37
Installments due and unpaid.....	93 00	Due installment shareholders—	
Interest and fines due and unpaid	22 97	advance payments	337 50
		Surplus or undivided profits.....	29 93
Total assets	\$17,362 97	Total liabilities	\$17,362 97

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,000 00
year	\$445 61	Loaned on shares.....	961 00
Dues on installment shares.....	9,094 90	Dues repaid on withdrawal.....	883 00
Interest	713 93	Profits or interest on withdrawal.	34 24
Installment premiums	74 73	Salaries or other compensation of	
Fines	24 71	officers	25 00
Admission or membership fees....	16 00	Advertising, stationery, printing,	
Mortgage loans repaid.....	2,400 00	postage, light and fuel.....	45 64
Stock loans repaid.....	236 00	Cash in bank at end of year.....	1,057 00
Total receipts	\$13,005 88	Total disbursements	\$13,005 88

Description, local. Plan, perpetual; premium plan installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 74; membership at end of year, 127. Borrowing members, 16, holding 193 shares; non-borrowing members, 111, holding 710 shares.

Shares in force at beginning of fiscal year, 494; shares issued during year, 473; shares canceled (matured, none) during year, 64; shares in force at close of year, 903.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, $\frac{3}{4}$ per cent. per annum; on stock (book) loans, $\frac{1}{2}$ per cent. per annum.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

COURT HOUSE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 23, 1893.

Commenced business June 21, 1893.

*President, JOHN COPPERSMITH.**Secretary, MEIER NEWMAN.**Treasurer, ANDREW J. GEIGER.*

FINANCIAL CONDITION MAY 22, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$434,950 00	Due installment shareholders—	
Loans on shares of association....	12,445 00	dues	\$318,780 00
Cash deposited in bank.....	7,337 30	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	89,611 27
closure or in settlement of debts		Due installment shareholders—	
due association	4,531 41	advance payments	134 00
Real estate sold under contract...	5,200 00	Borrowed money	56,320 00
Installments due and unpaid.....	358 50	Surplus or undivided profits.....	951 10
Interest and fines due and unpaid	309 19	Payments on real estate contract.	522 50
Taxes, insurance, etc., advanced			
for borrowers	1,177 62		
Transfer fees	9 85		
Total assets	\$466,318 37	Total liabilities	\$466,318 37

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 22, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$53,150 00
year	\$10,106 76	Loaned on shares.....	3,220 00
Dues on installment shares.....	70,940 50	Dues repaid on withdrawal.....	20,794 50
Interest	28,995 00	Profits or interest on withdrawal.	3,691 00
Gross premium	387 57	Matured shares	65,000 00
Fines	229 79	Borrowed money	127,250 00
Transfer fees	58 60	Interest on borrowed money.....	4,194 93
Rents	26 00	Real estate acquired under fore-	
Mortgage loans repaid.....	55,700 00	closure or in settlement of debts	
Mortgage loans canceled by mat-		due association	4,531 41
ured shares	5,000 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers and on real estate sold	
closure or deed.....	4,300 00	under contract	1,728 47
Stock loans repaid.....	2,075 00	Salaries or other compensation	
Stock loans canceled by matured		of officers, \$1,200.00; directors,	
shares	3,110 00	\$102.00; auditors, \$15.00; clerks,	
Real estate sold, contract.....	232 50	\$75.00	1,392 00
Money borrowed	110,420 00	Rent	25 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	902 81	postage, light and fuel.....	168 92
		Filing annual report.....	1 00
		Cash in bank at end of year.....	7,337 30
Total receipts	\$292,484 53	Total disbursements	\$292,484 53

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 568; membership at end of year, 585. Borrowing members, 125, holding 2,411 shares; non-borrowing members, 460, holding 3,391½ shares.

Shares in force at beginning of fiscal year, 5,770; shares issued during year, 835; shares canceled (matured, 325) during year, 802½; shares in force at close of year, 5,802½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

CRESCENT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 26, 1905. Commenced business January 9, 1906.

President, GEORGE F. KLEINKNECHT.

Secretary, OTTO G. STOLL.

Treasurer, HENRY LEU.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$28,700 00	Due installment shareholders—	
Loans on shares of association....	960 00	dues	\$24,888 00
Cash deposited in bank.....	100 49	Due installment shareholders—	
Furniture and fixtures.....	59 05	profits apportioned	3,652 62
Installments due and unpaid.....	16 00	Due installment shareholders—	
Interest and fines due and unpaid	10 08	advance payments	5 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	200 00
		Borrowed money	1,100 00
Total assets	\$29,845 62	Total liabilities	\$29,845 62

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,400 00
year	\$2,503 88	Loaned on shares.....	585 00
Dues on installment shares.....	7,776 00	Dues repaid on withdrawal.....	2,787 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	90 96
up shares	200 00	Interest or dividends on prepaid	
Interest	1,495 99	or paid-up shares.....	4 16
Gross premiums	158 00	Borrowed money	10,700 00
Fines	10 80	Interest on borrowed money.....	107 28
Transfer fees	50	Salaries or other compensation of	
Mortgage loans repaid.....	700 00	officers	150 00
Stock loans repaid.....	300 00	Advertising, stationery, printing,	
Money borrowed	11,800 00	postage, light and fuel.....	24 53
Pass books	5 25	Filing annual report.....	1 00
		Cash in bank at end of year....	100 49
Total receipts	\$24,950 42	Total disbursements	\$24,950 42

Description, local, Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 106; membership at end of year, 114. Borrowing members, 26, holding 204 shares; non-borrowing members, 88, holding 440 shares.

Shares in force at beginning of fiscal year, 596; shares issued during year, 118; shares canceled (matured, none) during year, 70; shares in force at close of year, 644.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

**CROSSTOWN BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated April 22, 1905.

Commenced business May 2, 1905.

*President, MORRIS MILLER.**Secretary, DAVID LONGFELDER.**Treasurer, MAX GINSBURG.*

FINANCIAL CONDITION MAY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$72,500 00	Due installment shareholders—	
Loans on shares of association....	5,644 40	dues	\$52,682 00
Cash deposited in bank.....	714 62	Due installment shareholders—	
Furniture and fixtures.....	100 00	profits apportioned	9,462 47
Installments due and unpaid.....	264 00	Due installment shareholders—	
Interest and fines due and unpaid	437 58	advance payments	25 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up sharehold-	
for borrowers	108 37	ers—subscriptions	6,700 00
Transfer fees unpaid.....	50	Borrowed money	10,900 00
Total assets	\$79,769 47	Total liabilities	\$79,769 47

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$24,300 00
year	\$741 48	Loaned on shares.....	5,211 00
Dues on installment shares.....	23,253 50	Dues repaid on withdrawal.....	3,950 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	119 94
up shares	3,300 00	Prepaid or paid-up shares.....	6,000 00
Interest	4,075 55	Interest or dividends on prepaid	
Gross premium	837 78	or paid-up shares.....	502 41
Fines	77 13	Borrowed money	72,000 00
Transfer fees	2 25	Interest on borrowed money.....	496 19
Mortgage loans repaid.....	4,800 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	635 00	rowers	285 14
Money borrowed	75,900 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	275 00
repaid	282 16	Rent	14 00
Pass books	25 75	Advertising, stationery, printing,	
Total receipts	\$113,930 60	postage, light and fuel.....	62 30
		Cash in bank at end of year.....	714 62
		Total disbursements	\$113,930 60

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 174; membership at end of year, 237. Borrowing members, 35, holding 539½ shares; non-borrowing members, 202, holding 1,477 shares.

Shares in force at beginning of fiscal year, 1,372½; shares issued during year, 834; shares canceled (matured, none) during year, 190; shares in force at close of year, 2,016½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

DOMESTIC BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 9, 1900.

Commenced business March 6, 1900.

President, ROBERT L. ROSS.

Secretary, RICHARD A. FINN.

Treasurer, AMZI L. DOREMUS.

FINANCIAL CONDITION FEBRUARY 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$157,950 00	Due installment shareholders—	
Loans on shares of association...	7,596 00	dues	\$126,567 00
Cash deposited in bank.....	1,300 39	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	36,463 30
closure or in settlement of debts		Due installment shareholders—	
due association	5,041 46	advance payments	40 00
Furniture and fixtures.....	47 00	Due prepaid or paid-up share-	
Installments due and unpaid.....	907 00	holders—subscriptions	7,400 00
Interest, premium and fines due		Balance payable on loans made..	786 00
and unpaid	1,221 93	Borrowed money	3,000 00
Taxes, insurance, etc., advanced			
for borrowers	192 52		
Total assets	\$174,256 30	Total liabilities	\$174,256 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$30,414 00
year	\$636 07	Loaned on shares.....	3,295 00
Dues on installment shares.....	26,636 50	Dues repaid on withdrawal.....	10,959 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,412 67
up shares	11,880 00	Prepaid or paid-up shares.....	6,480 00
Interest	10,402 91	Interest or dividends on prepaid	
Installment premiums	965 52	or paid-up shares.....	351 80
Fines	212 73	Borrowed money	29,500 00
Transfer fees	4 00	Interest on borrowed money.....	1,096 00
Rents	378 00	Real estate acquired under fore-	
Mortgage loans repaid.....	25,000 00	closure or in settlement of debts	
Mortgage loans canceled by fore-		due association	5,214 30
closure or deed.....	4,400 00	Taxes, repairs and insurance (not	
Stock loans repaid.....	2,691 65	chargeable to borrowers).....	210 35
Money borrowed	7,500 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	293 80
repaid	220 84	Salaries or other compensation of	
Foreclosure expenses repaid.....	172 84	officers	390 00
		Rent	57 00
		Advertising, stationery, printing.	
		postage, light and fuel.....	100 75
		Filing annual report.....	1 00
		Premium on officers' bonds	25 00
		Cash in bank at end of year.....	1,300 39
Total receipts	\$91,101 06	Total disbursements	\$91,101 06

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 241; membership at end of year, 249. Borrowing members, 67, holding 918 shares; non-borrowing members, 182, holding 1,248½ shares.

Shares in force at beginning of fiscal year, 2,065½; shares issued during year, 376; shares canceled (matured, none) during year, 275; shares in force at close of year, 2,166½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, 1 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

EAST END BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 11, 1897.

Commenced business March 2, 1897.

President. JOHN HAMMEL.*Secretary,* CHARLES B. DUNCAN.*Treasurer,* HUGO J. GEISSELE.

FINANCIAL CONDITION FEBRUARY 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$151,500 00	Due installment shareholders—	
Loans on shares of association...	6,480 00	dues	\$116,731 50
Cash deposited in bank.....	906 22	Due installment shareholders—	
Furniture and fixtures.....	100 00	profits apportioned	28,995 44
Installments due and unpaid....	268 00	Borrowed money	14,000 00
Interest and fines due and unpaid	264 35		
Taxes, insurance, etc., advanced			
for borrowers	208 37		
Total assets	\$159,726 94	Total liabilities	\$159,726 94

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$91,400 00
year	\$11,296 64	Loaned on shares.....	3,640 00
Dues on installment shares.....	28,612 00	Dues repaid on withdrawal.....	10,020 00
Interest	9,205 68	Profits or interest on withdrawal.	1,064 49
Gross premium	1,637 00	Matured shares	25,000 00
Fines	132 25	Borrowed money	152,000 00
Transfer fees	30 75	Interest on borrowed money.....	626 69
Mortgage loans repaid.....	61,000 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	200 87
tured shares	4,600 00	Salaries or other compensation of	
Stock loans repaid.....	1,750 00	officers, \$475.00; directors, \$115.-	
Stock loans canceled by matured		00; auditors, \$10.00; clerks, \$36.00	636 00
shares	1,325 00	Rent	30 00
Money borrowed	166,000 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	73 80
repaid	9 75	Filing annual report.....	1 00
Total receipts	\$285,599 07	Cash in bank at end of year.....	906 22
		Total disbursements	\$285,599 07

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 300; membership at end of year, 333. Borrowing members, 81, holding 900½ shares; non-borrowing members, 252, holding 1,408½ shares.

Shares in force at beginning of fiscal year, 1,997½; shares issued during year, 623; shares canceled (matured, 125) during year, 311½; shares in force at close of year, 2,309.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EAST ORANGE BUILDING AND LOAN ASSOCIATION,
EAST ORANGE.

Incorporated March 2, 1887.

Commenced business March 2, 1887.

*President, ELIJAH DOREMUS.**Secretary, FRANCIS GILBERT.**Treasurer, EUGENE A. KELLY.*

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$87,550 00	Due installment shareholders—	
Loans on shares of association...	3,030 00	dues	\$79,924 50
Cash deposited in bank.....	7,895 76	Due installment shareholders—	
Installments due and unpaid.....	98 00	profits apportioned	15,223 51
Interest, premium and fines due		Due installment shareholders—	
and unpaid	404 10	advance payments	73 00
Membership fees	1 00	Balance payable on loans made..	925 00
		Borrowed money	2,000 00
		Surplus or undivided profits.....	737 10
		Suspense account	95 75
Total assets	\$98,978 86	Total liabilities	\$98,978 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$14,375 00
year	\$1,088 41	Loaned on shares.....	905 00
Dues on installment shares.....	18,044 42	Dues repaid on withdrawal.....	15,184 92
Interest	5,569 23	Profits or interest on withdrawal.	2,742 25
Installment premiums	126 03	Borrowed money	6,000 00
Fines	97 75	Interest on borrowed money.....	111 83
Transfer fees	2 25	Salaries or other compensation of	
Admission or membership fees...	22 50	officers, \$550.00; auditors, \$15.00.	565 00
Mortgage loans repaid.....	15,950 00	Rent	112 00
Stock loans repaid.....	390 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	97 35
shares	250 00	Suspense account	6 49
Money borrowed	6,500 00	Reserve fund	50 00
Suspense account	5 01	Cash in bank at end of year.....	7,895 76
Total receipts	\$48,045 60	Total disbursements	\$48,045 60

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 197; membership at end of year, 204. Borrowing members, 32, holding 478½ shares; non-borrowing members, 172, holding 1,106 shares.

Shares in force at beginning of fiscal year, 1,445½; shares issued during year, 468; shares canceled (matured, 44) during year, 329; shares in force at close of year, 1,584½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

EIGHTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 1, 1885. Commenced business January 25, 1886.

President, GEORGE W. TOMPKINS.

Secretary, SEYMOUR TUCKER.

Treasurer, CLINTON G. HALSEY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$804,550 00	Due installment shareholders—	
Loans on shares of association.....	15,650 00	dues	\$675,072 00
Bonds owned	13,800 00	Due installment shareholders—	
Cash deposited in bank.....	9,743 11	profits apportioned	152,761 92
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	1,093 25
due association	6,060 76	Balance payable on loans made.....	22,546 98
Furniture and fixtures.....	164 00	Contingent fund	6,500 00
Installments due and unpaid.....	1,681 00		
Interest and fines due and unpaid	1,228 93		
Taxes, insurance, etc., advanced			
for borrowers	341 07		
Interest accrued	4,755 28		
Total assets	\$857,974 15	Total liabilities	\$857,974 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$121,207 30
year	\$1,367 77	Loaned on shares.....	8,825 00
Dues on installment shares.....	158,642 00	Dues repaid on withdrawal.....	85,132 00
Interest	45,931 95	Profits or interest on withdrawal.	16,951 16
Gross premium	1,882 09	Matured shares	87,621 00
Fines	818 06	Borrowed money	48,000 00
Transfer fees	6 50	Interest on borrowed money.....	295 61
Admission or membership fees....	118 00	Real estate acquired under fore-	
Rents	46 11	closure or in settlement of debts	
Mortgage loans repaid.....	127,236 98	due association	3,325 67
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	6,800 00	rowers	273 86
Mortgage loans canceled by fore-		Salaries or other compensation of	
closure or deed.....	3,000 00	officers, \$2,000.00; clerks, \$30.00..	2,030 00
Stock loans repaid.....	4,405 00	Rent	100 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	5,283 00	postage, light and fuel.....	283 70
Money borrowed	28,000 00	Cash in bank at end of year.....	9,743 11
Taxes, insurance, etc., advanced,			
repaid	155 25		
Profit on shares sold.....	95 70		
Total receipts	\$383,788 41	Total liabilities	\$383,788 41

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,108; membership at end of year, 1,101. Borrowing members, 223, holding 4,186 shares; non-borrowing members, 878, holding 8,325 shares.

Shares in force at beginning of fiscal year, 12,366; shares issued during year, 2,065; shares canceled (matured, 438) during year, 1,920; shares in force at close of year, 12,511.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 7-10 per cent.; on stock (book) loans, 1 7-10 per cent.

Admission fee charged, 50 cents per certificate. Withdrawal fee charged, none.

Foreclosures during year, 1.

EIGHT POINTS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 17, 1908. Commenced business September 21, 1908.

President, MATHIAS HILTGEN.

Secretary, ARTHUR TILLMES.

Treasurer, HENRY KINAST.

FINANCIAL CONDITION SEPTEMBER 15, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$18,250 00	Due installment shareholders—	
Loans on shares of association....	346 00	dues	\$11,609 00
Cash deposited in bank.....	89 33	Due installment shareholders—	
Furniture and fixtures.....	215 58	profits apportioned	803 23
Installments due and unpaid.....	73 00	Due installment shareholders—	
Interest and fines due and unpaid	15 14	advance payments	72 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	4,700 00
		Borrowed money	1,800 00
		Surplus or undivided profits.....	4 82
Total assets	\$18,989 05	Total liabilities	\$18,989 05

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 15, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$14,100 00
year	\$521 70	Loaned on shares.....	346 00
Dues on installment shares.....	7,531 00	Dues repaid on withdrawal.....	292 00
Subscriptions on prepaid or paid-		Prepaid or paid-up shares.....	2,300 00
up shares	5,000 00	Interest or dividends on prepaid	
Interest	792 53	or paid-up shares.....	173 98
Gross premium	174 10	On shares lapsed or forfeited.....	1 00
Fines	12 75	Borrowed money	7,200 00
Transfer fees	1 00	Interest on borrowed money.....	72 52
Admission or membership fees...	12 75	Salaries or other compensation of	
Mortgage loans repaid.....	1,800 00	officers	110 00
Stock loans repaid.....	25 00	Advertising, stationery, printing,	
Money borrowed	9,000 00	postage, light and fuel.....	17 00
		State examination and filing an-	
		ual report	21 00
		Safe	140 00
		Premium on officers' bonds.....	8 00
		Cash in bank at end of year.....	89 33
Total receipts	\$24,870 83	Total disbursements	\$24,870 83

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 86; membership at end of year, 127. Borrowing members, 8, holding 93 shares; non-borrowing members, 119, holding 630 shares.

Shares in force at beginning of fiscal year, 469; shares issued during year, 289; shares canceled (matured, none) during year, 35; shares in force at close of year, 723.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent.; on stock (book) loans, 1½ per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

ELEVENTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 5, 1903. Commenced business January 26, 1903.

President, WILLIAM J. BURKE.

Secretary, WILLIAM BUDD.

Treasurer, HERBERT L. THOWLESS.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$212,900 00	Due installment shareholders—	
Loans on shares of association....	4,606 00	dues	\$166,258 52
Cash deposited in bank.....	839 20	Due installment shareholders—	
Furniture and fixtures.....	155 00	profits apportioned	16,559 56
Books and printing.....	200 00	Balance payable on loans made...	24,888 50
		Borrowed money	7,900 00
		Reserve fund	3,032 62
		Appraisal committee	3 00
		Suspense account	58 00
Total assets	\$218,700 20	Total liabilities	\$218,700 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$315 61	Loaned on mortgages.....	\$36,611 50
Dues on installment shares.....	89,922 58	Loaned on shares.....	4,517 00
Interest	10,734 48	Dues repaid on withdrawal.....	26,527 44
Fines	185 42	Profits or interest on withdrawal.	1,857 53
Transfer fees	12 00	Matured shares	46,195 12
Admission or membership fees....	590 75	Borrowed money	32,500 00
Mortgage loans repaid.....	19,200 00	Interest on borrowed money.....	730 93
Mortgage loans canceled by matured shares	3,400 00	Salaries or other compensation of officers, \$483.33; auditors, \$30.00..	513 33
Stock loans repaid.....	601 93	Rent	30 00
Stock loans canceled by matured shares	1,170 00	Advertising, stationery, printing, postage, light and fuel.....	568 46
Money borrowed	24,700 00	Appraisal fee	84 00
Appraisal fees	84 00	Typewriter	55 00
Commission on insurance.....	61 74	Cash in bank at end of year.....	\$39 20
Suspense account	51 00		
Total receipts	\$151,029 51	Total disbursements	\$151,029 51

Description, local. Plan, permanent; premium plan, none. Par value of shares (matured), \$100.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 617; membership at end of year, 745. Borrowing members, 73, holding 2,664 shares; non-borrowing members, 672, holding 4,643 shares.

Shares in force at beginning of fiscal year, 5,846; shares issued during year, 2,363; shares canceled (matured, 452) during year, 902; shares in force at close of year, 7,307.

Interest charged borrowing members during year, 5 to 6 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

ELMWOOD BUILDING AND LOAN ASSOCIATION,
EAST ORANGE.

Incorporated October 18, 1907. Commenced business November 11, 1907.

President, JAMES J. BARRADALE.

Secretary, JOHN P. BENJAMIN.

Treasurer, ARTHUR F. JACOBUS.

FINANCIAL CONDITION NOVEMBER 13, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$17,600 00	Due installment shareholders—	
Loans on shares of association....	845 00	dues	\$19,209 00
Cash deposited in bank.....	1,951 08	Due installment shareholders—	
Furniture and fixtures.....	150 00	profits apportioned	1,519 13
Installments due and unpaid.....	189 50	Due installment shareholders—	
Interest and fines due and unpaid	11 55	advance payments	19 00
Total assets	\$20,747 13	Total liabilities	\$20,747 13

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 13, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$7,900 00
year	\$324 93	Loaned on shares.....	820 00
Dues on installment shares.....	10,169 00	Dues repaid on withdrawal.....	709 00
Interest	888 30	Profits or interest on withdrawal.	7 75
Gross premium	114 00	Borrowed money	3,300 00
Fines	45 10	Interest on borrowed money.....	11 00
Admission or membership fees...	116 75	Salaries or other compensation of	
Money borrowed	3,300 00	officers	50 00
Appraisal fees	9 00	Advertising, stationery, printing,	
		postage, light and fuel.....	93 25
		Safe	125 00
		Cash in bank at end of year.....	1,951 08
Total receipts	\$14,967 08	Total disbursements	\$14,967 08

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 109; membership at end of year, 152. Borrowing members, 17, holding 137½ shares; non-borrowing members, 135, holding 797 shares.

Shares in force at beginning of fiscal year, 532½; shares issued during year, 467; shares canceled (matured, none) during year, 65; shares in force at close of year, 934½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans 1½ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

EMPIRE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 26, 1908.

Commenced business July 15, 1908.

President, DAVID HIRSHBERG.

Secretary, FRED. WICHELHAUS.

Treasurer, WILLIAM MENDEL.

FINANCIAL CONDITION JULY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$32,100 00	Due installment shareholders—	
Loans on shares of association ..	70 00	dues	\$24,701 60
Cash deposited in bank	969 87	Due installment shareholders—	
Furniture and fixtures	50 00	profits apportioned	1,953 38
Installments due and unpaid	192 50	Due installment shareholders—	
		advance payments	24 50
		Due on shares lapsed or forfeited	601 05
		Due prepaid or paid-up share-	
		holders—subscriptions	2,500 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	101 84
		Borrowed money	3,500 00
Total assets	\$33,382 37	Total liabilities	\$33,382 37

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$14,400 00
year	\$117 53	Loaned on shares	420 00
Dues on installment shares	14,130 90	Dues repaid on withdrawal	2,307 90
Interest	1,499 88	Profits or interest on withdrawal.	33 38
Gross premiums	304 20	Interest or dividends on prepaid	
Mortgage loans repaid	800 00	or paid-up shares	50 00
Stock loans repaid	350 00	On shares lapsed or forfeited	87 50
Money borrowed	12,000 00	Borrowed money	11,000 00
Lapsed shares	437 30	Interest on borrowed money	150 66
		Salaries or other compensation of	
		officers	150 00
		Rent	25 00
		Advertising, stationery, printing,	
		postage, light and fuel	44 50
		Filing annual report	1 00
		Cash in bank at end of year	969 87
Total receipts	\$29,639 81	Total disbursements	\$29,639 81

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 70 cents, payable monthly.

Membership at beginning of fiscal year, 160; membership at end of year, 181. Borrowing members, 14, holding 169 shares; non-borrowing members, 167, holding 1,628 shares.

Shares in force at beginning of fiscal year, 1,559; shares issued during year, 513; shares canceled (matured, none) during year, 275; shares in force at close of year, 1,797.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

ENTERPRISE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 28, 1883.

Commenced business April 2, 1883.

President, ANDREW H. BURKHARDT.*Secretary*, CHARLES B. DUNCAN.*Treasurer*, J. AUGUST STENGEL.

FINANCIAL CONDITION APRIL 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$302,650 00	Due installment shareholders— dues	\$208,677 00
Loans on shares of association.....	1,920 00	Due installment shareholders— profits apportioned	48,254 15
Cash deposited in bank.....	484 67	Due prepaid or paid-up share- holders—subscriptions	22,200 00
Real estate acquired under fore- closure or in settlement of debts due association	1,200 00	Borrowed money	30,000 00
Furniture and fixtures	40 00		
Installments due and unpaid.....	973 50		
Interest and fines due and unpaid	1,221 68		
Taxes, insurance, etc., advanced for borrowers	641 30		
Total assets	\$309,131 15	Total liabilities	\$309,131 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$4,162 30	Loaned on mortgages.....	\$76,500 00
Dues on installment shares.....	47,753 50	Loaned on shares.....	3,000 00
Subscriptions on prepaid or paid- up shares	6,800 00	Dues repaid on withdrawal.....	14,752 50
Interest	19,162 76	Profits or interest on withdrawal.	2,050 98
Gross premium	1,352 50	Prepaid or paid-up shares.....	2,800 00
Fines	258 60	Interest or dividends on prepaid or paid-up shares.....	1,061 25
Transfer fees	9 50	Matured shares	71,600 00
Mortgage loans repaid.....	49,900 00	Borrowed money	258,000 00
Mortgage loans canceled by ma- tured shares	12,600 00	Interest on borrowed money.....	1,166 87
Stock loans repaid.....	1,160 00	Taxes, repairs and insurance (not chargeable to borrowers).....	15 29
Stock loans canceled by matured shares	1,750 00	Taxes, insurance, etc., for bor- rowers	502 60
Money borrowed	288,000 00	Salaries or other compensation of officers, \$800.00; directors, \$102.- 00; auditors, \$30.00; clerks, \$ 50.00	982 00
Taxes, insurance, etc., advanced, repaid	63 30	Rent	30 00
Total receipts	\$432,972 46	Advertising, stationery, printing, postage, light and fuel.....	25 30
		Filing annual report.....	1 00
		Cash in bank at end of year.....	484 67
		Total disbursements	\$432,972 46

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 486; membership at end of year, 483. Borrowing members, 112, holding 1,570½ shares; non-borrowing members, 371, holding 2,235¼ shares. Shares in force at beginning of fiscal year, 3,671; shares issued during year, 741½; shares canceled (matured, 358) during year, 607; shares in force at close of year, 3,805½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EQUAL RIGHTS BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated July 30, 1909.

Commenced business July, 1909.

President, FRED. MANNERS.

Secretary, JOHN T. MORLOCK.

Treasurer, CHARLES MUNTRICK.

FINANCIAL CONDITION JUNE 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$24,300 00	Due installment shareholders—dues	\$23,773 75
Loans on shares of association....	580 00	Due installment shareholders—profits apportioned	1,101 75
Cash deposited in bank.....	3,174 47	Due installment shareholders—advance payments	135 75
Installments due and unpaid.....	12 25	Due prepaid or paid-up shareholders—subscriptions	3,100 00
Stationery, books, &c.....	75 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	30 47
Total assets	\$28,141 72	Total liabilities	\$28,141 72

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$87 69	Loaned on mortgages.....	\$13,900 00
Dues on installment shares.....	18,214 00	Loaned on shares.....	560 00
Subscriptions on prepaid or paid-up shares	2,400 00	Dues repaid on withdrawal.....	1,109 75
Interest	1,172 73	Profits or interest on withdrawal.....	85
Installment premiums	235 93	Prepaid or paid-up shares.....	1,600 00
Fines	24 13	Interest or dividends on prepaid or paid-up shares.....	146 67
Transfer fees	6 50	Borrowed money	4,300 00
Money borrowed	2,900 00	Interest on borrowed money.....	20 49
Insurance advanced, repaid.....	50 62	Insurance for borrowers.....	50 62
Total receipts	\$25,091 60	Salaries or other compensation of officers	87 00
		Rent	54 00
		Advertising, stationery, printing, postage, light and fuel.....	74 75
		Filing annual report.....	1 00
		Premium on officers' bonds.....	12 00
		Cash in bank at end of year.....	3,174 47
		Total disbursements	\$25,091 60

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents per week, payable monthly.

Membership at beginning of fiscal year, 116; membership at end of year, 228. Borrowing members, 12, holding 181½ shares; non-borrowing members, 216, holding 1,333 shares.

Shares in force at beginning of fiscal year, 780; shares issued during year, 907½; shares canceled (matured, none) during year, 123; shares in force at close of year, 1,564½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 31-50 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EQUITABLE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 3, 1906.

Commenced business April, 1906.

President, GEORGE L. RABENSTEIN.

Secretary, CARL H. RABKE.

Treasurer, HERMAN LUSTIG.

FINANCIAL CONDITION APRIL 11, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$26,050 00	Due installment shareholders—	
Loans on shares of association	1,234 00	dues	\$20,670 00
Cash deposited in bank	728 53	Due installment shareholders—	
Furniture and fixtures	73 00	profits apportioned	3,196 53
Installments due and unpaid	227 50	Due prepaid or paid-up shareholders—	
Interest, premium and fines due		subscriptions	800 00
and unpaid	146 50	Borrowed money	3,800 00
Taxes, insurance, etc., advanced		Appraisal fees	3 00
for borrowers	10 00		
Total assets	\$28,469 53	Total liabilities	\$28,469 53

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 11, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$12,100 00
year	\$3,242 15	Loaned on shares	1,199 00
Dues on installment shares	7,191 00	Dues repaid on withdrawal	2,576 00
Interest	1,346 14	Profits or interest on withdrawal ..	95 65
Gross premium	284 42	Interest or dividends on prepaid	
Fines	12 75	or paid-up shares	40 00
Transfer fees	1 50	Borrowed money	14,100 00
Admission or membership fees ..	3 45	Interest on borrowed money	119 01
Stock loans repaid	1,128 00	Taxes, insurance, etc., for bor-	
Money borrowed	17,900 00	rowers	22 00
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	18 00	officers	125 00
Appraisal fee collected	3 00	Advertising, stationery, printing,	
		postage, light and fuel	12 22
		Filing annual report	1 00
		Premium on officers' bonds	12 00
		Cash in bank at end of year	728 53
Total receipts	\$31,130 41	Total disbursements	\$31,130 41

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 97; membership at end of year, 112. Borrowing members, 23, holding 168½ shares; non-borrowing members, 89, holding 477 shares.

Shares in force at beginning of fiscal year, 548½; shares issued during year, 187; shares canceled (matured, none) during year, 90; shares in force at close of year, 645½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

ESSEX COUNTY BUILDING AND LOAN ASSOCIATION,
BLOOMFIELD.

Incorporated October 7, 1885.

Commenced business October 20, 1885.

President, GEORGE PETERSON.*Secretary*, JOHN M. HAGUE.*Treasurer*, CHARLES L. SEIBERT.

FINANCIAL CONDITION OCTOBER 18, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$863,630 00	Due installment shareholders—	
Loans on shares of association...	17,460 00	dues	\$704,655 00
Cash deposited in bank.....	2,236 74	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	147,334 32
closure or in settlement of debts		Due installment shareholders—	
due association	3,187 57	advance payments	803 14
Real estate otherwise acquired....	8,749 57	Balance payable on loans made...	4,060 00
Installments due and unpaid.....	3,030 75	Borrowed money	20,000 00
Interest and fines due and unpaid	7,422 10	Inspection charges	178 00
Taxes, insurance, etc., advanced		Additional profits credited to	
for borrowers	1,297 17	mortgage borrowers	30,083 44
Foreclosure expenses	100 00		
Total assets	\$907,113 90	Total liabilities	\$907,113 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 18, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$152,149 39
year	\$19,801 38	Loaned on shares.....	12,919 00
Dues on installment shares.....	163,521 50	Dues repaid on withdrawal.....	96,880 75
Interest	51,974 82	Profits or interest on withdrawal.	22,035 53
Installment premiums	24 42	Matured shares	76,550 00
Fines	347 85	Borrowed money	85,000 00
Rents	576 34	Interest on borrowed money.....	524 95
Mortgage loans repaid.....	84,400 00	Real estate acquired under fore-	
Mortgage loans canceled by ma-		closure or in settlement of debts	
tured shares	15,550 00	due association	3,000 00
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	3,000 00	chargeable to borrowers).....	802 99
Stock loans repaid.....	8,739 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	656 06
shares	2,000 00	Salaries or other compensation	
Money borrowed	105,000 00	of officers, \$1,440.00; auditors,	
Taxes, insurance, etc., advanced,		\$40.00; clerks, \$602.85; other office	
repaid	619 56	employees, \$86.88	2,169 73
Cash exchange	4,688 95	Rent	11 00
Inspection charges	152 00	Advertising, stationery, printing,	
Reduction account	275 90	postage, light and fuel.....	442 59
Sundries	17 00	Premium on officers' bonds.....	80 00
		Foreclosure expenses	346 69
		Advance interest repaid.....	142 92
		Inspection fees returned.....	8 00
		State examination and filing an-	
		ual report	21 00
		Commissions on rents collected...	22 43
		Exchange account	4,688 95
		Cash in bank at end of year.....	2,236 74
Total receipts	\$460,688 72	Total disbursements	\$460,688 72

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,752; membership at end of year, 1,803. Borrowing members, 474, holding 4,930 shares; non-borrowing members, 1,329, holding 8,387½ shares.

Shares in force at beginning of fiscal year, 12,708½; shares issued during year, 3,025½; shares canceled (matured, 332¼) during year, 2,416¼; shares in force at close of year, 13,317¼.

Interest charged borrowing members during year, 6 per cent., with 1 per cent. rebate credited to mortgage borrowers.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

EUREKA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 22, 1909.

Commenced business June 7, 1909.

President, JOHN SCANLON.

Secretary, OTTO H. WILHELM.

Treasurer, PATRICK CAMPBELL.

FINANCIAL CONDITION MAY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$12,900 00	Due installment shareholders—	
Loans on shares of association...	178 00	dues	\$9,312 00
Cash deposited in bank.....	10 49	Due installment shareholders—	
Furniture and fixtures.....	243 55	profits apportioned	636 66
Installments due and unpaid.....	204 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	22 00
and unpaid	31 04	Due prepaid or paid-up share-	
		ders—subscriptions	3,500 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	29 17
		Borrowed money	65 00
		Trust account	2 25
Total assets	\$13,567 08	Total liabilities	\$13,567 08

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,500 00
year	\$11 18	Loaned on shares.....	178 00
Dues on installment shares.....	5,934 00	Dues repaid on withdrawal.....	984 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	3 30
up shares	1,500 00	Prepaid or paid-up shares.....	1,000 00
Interest	700 22	Interest or dividends on prepaid	
Installment premiums	32 99	or paid-up shares.....	177 09
Fines	77 00	Borrowed money	12,910 00
Transfer fees	7 00	Interest on borrowed money.....	54 06
Money borrowed	11,825 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	9 00
repaid	9 00	Salaries or other compensation of	
Insurance commission	7 80	officers	100 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	28 25
		Safe	150 00
		Cash in bank at end of year.....	10 49
Total receipts	\$20,104 19	Total disbursements	\$20,104 19

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 73; membership at end of year, 93. Borrowing members, 8, holding 81½ shares; non-borrowing members, 85, holding 442 shares.

Shares in force at beginning of fiscal year, 411; shares issued during year, 200½; shares canceled (matured, none) during year, 88; shares in force at close of year, 523½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EXCELSIOR BUILDING AND LOAN ASSOCIATION, No. 2,
NEWARK.

Incorporated May 27, 1879.

Commenced business May, 1879.

President, JOSEPH STEETS.

Secretary, MORRIS COHEN.

Treasurer, JOSEPH J. MESSER.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$235,200 00	Due installment shareholders—	
Loans on shares of association...	3,500 00	dues	\$168,696 00
Cash deposited in bank.....	985 21	Due installment shareholders—	
Installments due and unpaid.....	216 50	profits apportioned	45,169 42
Interest and fines due and unpaid	161 34	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	25 00
for borrowers	433 03	Borrowed money	26,600 00
		Surplus or undivided profits.....	5 66
Total assets	\$240,496 08	Total liabilities	\$240,496 08

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$38,500 00
year	\$55 39	Loaned on shares.....	1,485 00
Dues on installment shares.....	37,120 00	Dues repaid on withdrawal.....	5,971 00
Interest	14,391 01	Profits or interest on withdrawal.	1,090 04
Installment premiums	820 18	Matured shares	26,600 00
Fines	404 03	Borrowed money	41,357 20
Transfer fees	19 63	Interest on borrowed money.....	1,707 66
Mortgage loans repaid.....	19,600 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by mat-		rowers	118 11
ured shares	7,000 00	Salaries or other compensation of	
Stock loans repaid.....	350 00	officers, \$550.00; directors, \$209.	
Stock loans canceled by matured		00; auditors, \$10.00; clerks,	
shares	400 00	\$44.00	\$13 00
Money borrowed	37,600 00	Rent	25 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	934 28	postage, light and fuel.....	68 65
Pass-books	7 35	State examination and filing an-	
Unpaid checks repaid.....	331 00	nual report	21 00
		Unpaid checks	158 00
		Cash short	5 00
		Dues and premiums returned....	128 00
		Cash in bank at end of year.....	985 21
Total receipts	\$119,032 87	Total disbursements	\$119,032 87

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured). \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 334; membership at end of year, 360. Borrowing members, 74, holding 1,254½ shares; non-borrowing members, 286, holding 1,894½ shares.

Shares in force at beginning of fiscal year, 2,936; shares issued during year, 502½; shares canceled (matured, 133) during year, 289½; shares in force at close of year, 3,149.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

EXECUTIVE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 19, 1902.

Commenced business May 5, 1902.

President, EDWARD E. GNICHTEL.

Secretary, HENRY P. GEORGE.

Treasurer, GUSTAV A. SCHWEDES.

FINANCIAL CONDITION MAY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$97,767 80	Due installment shareholders—	
Loans on shares of association.....	2,165 00	dues	\$82,922 00
Cash deposited in bank.....	3,252 41	Due installment shareholders—	
Furniture and fixtures.....	57 00	profits apportioned	21,156 00
Installments due and unpaid.....	457 00	Due installment shareholders—	
Interest and fines due and unpaid	360 19	advance payments	55 00
Taxes, insurance, etc., advanced			
for borrowers	73 60		
Total assets	\$104,133 00	Total liabilities	\$104,133 00

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$24,237 55
year	\$953 73	Loaned on shares.....	1,125 00
Dues on installment shares.....	19,974 50	Dues repaid on withdrawal.....	6,191 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	833 88
up shares	2,000 00	Prepaid or paid-up shares.....	2,000 00
Interest	5,623 86	Interest or dividends on prepaid	
Gross premium	805 64	or paid-up shares.....	66 16
Fines	98 23	Borrowed money	12,000 00
Mortgage loans repaid.....	12,300 00	Interest on borrowed money.....	374 85
Stock loans repaid.....	460 00	Taxes, insurance, etc., for bor-	
Money borrowed	8,000 00	rowers	48 60
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	163 30	officers	225 00
Books	8 85	Advertising, stationery, printing,	
		postage, light and fuel.....	33 66
		Cash in bank at end of year.....	3,252 41
Total receipts	\$50,388 11	Total disbursements	\$50,388 11

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 193; membership at end of year, 236. Borrowing members, 39, holding 595 shares; non-borrowing members, 197, holding 1,074½ shares.

Shares in force at beginning of fiscal year, 1,290½; shares issued during year, 493½; shares canceled (matured, none) during year, 114½; shares in force at close of year, 1,669½.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FAIRMOUNT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 19, 1900.

Commenced business July 17, 1900.

*President, CHARLES SPENGLER.**Secretary, MEIER NEWMAN.**Treasurer, ANDREW J. GEIGER.*

FINANCIAL CONDITION JUNE 22, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$249,700 00	Due installment shareholders—	
Loans on shares of association ..	5,435 00	dues	\$183,105 00
Cash deposited in bank	12,146 13	Due installment shareholders—	
Installments due and unpaid	605 50	profits apportioned	53,021 16
Interest and fines due and unpaid ..	637 37	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	176 00
for borrowers	230 86	Balance payable on loans made ..	1,100 00
		Borrowed money	30,700 00
		Surplus or undivided profits	652 70
Total assets	\$268,754 86	Total liabilities	\$268,754 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 22, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$87,200 00
year	\$4,323 71	Loaned on shares	1,305 00
Dues on installment shares	42,799 00	Dues repaid on withdrawal	18,200 00
Interest	14,839 74	Profits or interest on withdrawal ..	1,611 45
Gross premium	1,342 95	Prepaid or paid-up shares	15,300 00
Fines	201 20	Interest or dividends on prepaid	
Transfer fees	47 00	or paid-up shares	225 00
Admission or membership fees ..	19 25	Borrowed money	40,900 00
Mortgage loans repaid	68,650 00	Interest on borrowed money	1,660 15
Stock loans repaid	2,200 00	Taxes, repairs and insurance (not	
Money borrowed	45,500 00	chargeable to borrowers)	55 19
Taxes, insurance, etc., advanced,		Taxes, insurance, etc., for bor-	
repaid	134 80	rowers	180 98
		Salaries or other compensation of	
		officers, \$785.00; directors, \$252.-	
		00; auditors, \$15.00; clerks, \$33.00	1,085 00
		Rent	24 00
		Advertising, stationery, printing,	
		postage, light and fuel	138 75
		Filing annual report	1 00
		Premium on officers' bonds	20 00
		State League dues	5 00
		Cash in bank at end of year	12,146 13
Total receipts	\$180,057 65	Total disbursements	\$180,057 65

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 368; membership at end of year, 420. Borrowing members, 79, holding 1,275½ shares; non-borrowing members, 341, holding 2,317 shares. Shares in force at beginning of fiscal year, 3,257½; shares issued during year, 782; shares canceled (matured, none) during year, 447; shares in force at close of year, 3,592½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FEDERAL BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated April 23, 1904.

Commenced business April 23, 1904.

President, LOUIS V. ARONSON.

Secretary, MEIER NEWMAN.

Treasurer, CHARLES F. KRAEMER.

FINANCIAL CONDITION MARCH 22, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$188,400 00	Due installment shareholders—	
Loans on shares of association...	7,755 00	dues	\$158,499 00
Cash deposited in bank.....	6,520 91	Due installment shareholders—	
Furniture and fixtures.....	15 00	profits apportioned	33,584 30
Installments due and unpaid.....	145 50	Due installment shareholders—	
Interest and fines due and unpaid	56 55	advance payments	95 00
Transfer fees	1 00	Balance payable on loans made..	3,000 00
		Borrowed money	7,500 00
		Surplus or undivided profits.....	215 66
Total assets	\$202,893 96	Total liabilities	\$202,893 96

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 22, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$60,000 00
year	\$130 53	Loaned on shares.....	950 00
Dues on installment shares.....	40,443 50	Dues repaid on withdrawal.....	4,564 00
Interest	10,756 09	Profits or interest on withdrawal.	231 40
Gross premium	1,076 97	Prepaid or paid-up shares.....	500 00
Fines	82 53	Borrowed money	24,000 00
Transfer fees	29 95	Interest on borrowed money.....	267 37
Mortgage loans repaid.....	3,000 00	Salaries or other compensation of	
Mortgage loans canceled by fore-		officers, \$450.00; auditors, \$15.00	465 00
closure or deed.....	6,490 00	Advertising, stationery, printing,	
Stock loans repaid.....	640 00	postage, light and fuel.....	175 94
Real estate sold.....	5,500 00	Cash in bank at end of year.....	6,520 91
Money borrowed	29,500 00		
Taxes, insurance, etc., advanced,			
repaid	25 00		
Total receipts	\$97,674 62	Total disbursements	\$97,674 62

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 284; membership at end of year, 313. Borrowing members, 51, holding 1,082 shares; non-borrowing members, 267, holding 1,337 shares.

Shares in force at beginning of fiscal year, 2,944; shares issued during year, 612; shares canceled (matured, none) during year, 1,137; shares in force at close of year, 2,419.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 2.

FERRY STREET BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 8, 1910.

Commenced business June 15, 1910.

President, A. KAISER.

Secretary, J. FRED. HEIDT.

Treasurer, CHARLES OKUN.

FINANCIAL CONDITION MAY 18, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$1,125 00	Due installment shareholders—	
Cash deposited in bank.....	296 10	dues	\$1,593 00
Furniture and fixtures.....	97 50	Due installment shareholders—	
Installments due and unpaid.....	80 00	profits apportioned	50 35
Interest, premium and fines due			
and unpaid	29 75		
Taxes, insurance, etc., advanced			
for borrowers	15 00		
Total assets	\$1,643 35	Total liabilities	\$1,643 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 18, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$1,793 00	Loaned on mortgages.....	\$1,125 00
Interest	35 85	Dues repaid on withdrawal.....	280 00
Gross premium	18 00	Taxes, insurance, etc., for bor-	
Fines	75	rowers	15 00
Pass-books	9 25	Salaries or other compensation of	
		officers	30 00
		Rent	1 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	109 75
		Cash in bank at end of year.....	296 10
Total receipts	\$1,856 85	Total disbursements	\$1,856 85

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 35. Borrowing members, 2, holding $6\frac{1}{2}$ shares; non-borrowing members, 33, holding 172 shares.

Shares issued during year, 213 $\frac{1}{2}$; shares canceled (matured, none) during year, 35; shares in force at close of year, 178 $\frac{1}{2}$.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FIDELITY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 18, 1905. Commenced business March 20, 1906.

President, WILBUR K. WEEKS.

Secretary, CHARLES N. HALSTED.

Treasurer, ARTHUR L. PHILLIPS.

FINANCIAL CONDITION FEBRUARY 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$84,300 00	Due installment shareholders—	
Loans on shares of association....	4,623 00	dues	\$79,896 00
Cash deposited in bank.....	715 44	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	11,366 91
closure or in settlement of debts		Due installment shareholders—	
due association	2,660 20	advance payments	10 00
Furniture and fixtures.....	75 00	Borrowed money	1,500 00
Installments due and unpaid.....	156 00	Interest accrued on borrowed	
Interest and fines due and unpaid	176 40	money	35 53
Taxes, insurance, etc., advanced			
for borrowers	86 30		
Personal property	16 10		
Total assets	\$92,808 44	Total liabilities	\$92,808 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$30,028 00
year	\$1,270 29	Loaned on shares.....	2,150 00
Dues on installment shares.....	27,431 00	Dues repaid on withdrawal.....	1,475 00
Interest	4,987 40	Profits or interest on withdrawal.	61 19
Gross premium	645 00	Borrowed money	9,900 00
Fines	177 33	Interest on borrowed money.....	335 54
Transfer fees	2 00	Real estate acquired under fore-	
Admission or membership fees....	19 50	closure or in settlement of debts	
Mortgage loans repaid.....	150 00	due association	6,200 00
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed.....	6,200 00	rowers	791 84
Stock loans repaid.....	201 00	Salaries or other compensation of	
Real estate sold.....	4,000 00	officers	275 00
Money borrowed	6,600 00	Rent	12 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	372 50	postage, light and fuel.....	83 01
		Premium on officers' bonds.....	8 00
		State examination and filing an-	
		nuual report	21 00
		Cash in bank at end of year.....	715 44
Total receipts	\$52,056 02	Total disbursements	\$52,056 02

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 277; membership at end of year, 313. Borrowing members, 48, holding 639 shares; non-borrowing members, 265, holding 1,707 shares.

Shares in force at beginning of fiscal year, 1,956; shares issued during year, 483; shares canceled (matured, none) during year, 93; shares in force at close of year, 2,346.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 57-100 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 2.

FIFTEENTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 2, 1902. Commenced business November 18, 1902.

President, JAMES F. MURPHY.

Secretary, FRED. HEICHEMER.

Treasurer, WILLIAM COOPER.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$119,500 00	Due installment shareholders—	
Loans on shares of association....	1,056 00	dues	\$81,386 00
Cash deposited in bank.....	2,975 45	Due installment shareholders—	
Furniture and fixtures.....	90 00	profits apportioned	16,103 98
Installments due and unpaid.....	319 00	Due installment shareholders—	
Interest and fines due and unpaid	133 36	advance payments	24 00
		Due prepaid or paid-up shareholders—	
		subscriptions	3,500 00
		Balance payable on loans made...	4,558 75
		Borrowed money	18,500 00
		Surplus or undivided profits.....	1 08
Total assets	\$124,073 81	Total liabilities	\$124,073 81

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$47,041 25
year	\$143 50	Loaned on shares.....	791 00
Dues on installment shares.....	22,404 00	Dues repaid on withdrawal.....	7,243 00
Interest	5,703 17	Profits or interest on withdrawal.	573 94
Gross premium	1,447 43	Prepaid or paid-up shares.....	2,000 00
Fines	96 58	Interest or dividends on prepaid	
Transfer and pass-books.....	12 50	or paid-up shares.....	231 25
Mortgage loans repaid.....	12,900 00	Borrowed money	3,800 00
Stock loans repaid.....	710 00	Interest on borrowed money.....	285 17
Money borrowed	22,000 00	Salaries or other compensation of	
		officers	300 00
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	140 12
		Cash in bank at end of year.....	2,975 45
Total receipts	\$65,417 18	Total disbursements	\$65,417 18

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 271; membership at end of year, 315. Borrowing members, 52, holding 686 shares; non-borrowing members, 263, holding 1,293 shares.

Shares in force at beginning of fiscal year, 1,613; shares issued during year, 605; shares canceled (matured, none) during year, 239; shares in force at close of year, 1,979.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FIFTY ASSOCIATE REAL ESTATE AND INVESTMENT
ASSOCIATION,
NEWARK.

Incorporated October 3, 1900.

Commenced business January 3, 1901.

*President, CHARLES SCHOFFMEYER.**Secretary, JOHN F. REILLY.**Treasurer, JOHN J. GAYNOR.*

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Cash deposited in bank.....	\$1,519 48	Due installment shareholders—	
Real estate purchased.....	14,109 25	dues	\$9,758 00
Installments due and unpaid.....	476 00	Due installment shareholders—	
Fines due and unpaid.....	24 80	advance payments	44 00
Per capita tax.....	20 00	Mortgages on real estate owned..	3,000 00
Rents	141 75	Surplus or undivided profits.....	3,489 28
Total assets	\$16,291 28	Total liabilities	\$16,291 28

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Interest on mortgages.....	\$150 00
year	\$166 17	Taxes, repairs and insurance (not	
Dues on installment shares.....	701 00	chargeable to borrowers).....	408 96
Fines	8 10	Salaries or other compensation of	
Rents	1,323 50	officers	70 00
Per capita tax.....	27 00	Rent	51 33
Total receipts	\$2,225 77	Advertising, stationery, printing,	
		postage, light and fuel.....	26 00
		Cash in bank at end of year.....	1,519 48
		Total disbursements	\$2,225 77

Description, local. Plan, perpetual; premium plan, none. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 17; membership at end of year, 17. Non-borrowing members, 17, holding 17 shares.

Shares in force at beginning and end of fiscal year, 17.

Admission fee charged, \$1.00 per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FIREMEN'S BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 19, 1907. Commenced business March 11, 1907.

President, CHARLES LOGAN.

Secretary, CHARLES S. SMITH.

Treasurer, WILLIAM C. ASTLEY.

FINANCIAL CONDITION MARCH 23, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$124,350 00	Due installment shareholders—	
Loans on shares of association...	2,605 00	dues	\$100,861 50
Cash deposited in bank.....	14,134 96	Due installment shareholders—	
Furniture and fixtures.....	200 00	profits apportioned	13,787 45
Installments due and unpaid.....	350 50	Due installment shareholders—	
Interest, premium and fines due		advance payments	88 00
and unpaid	195 11	Due prepaid or paid-up sharehold-	
		ers—subscriptions	4,000 00
		Balance payable on loans made...	1,294 16
		Borrowed money	21,800 00
		Surplus or undivided profits.....	4 46
Total assets	\$141,835 57	Total liabilities	\$141,835 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 23, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$42,055 84
year	\$538 37	Loaned on shares.....	2,065 00
Dues on installment shares.....	40,375 75	Dues repaid on withdrawal.....	7,261 00
Interest	7,483 26	Profits or interest on withdrawal.	137 27
Installment premiums	92 07	Interest or dividends on prepaid	
Fines	400 97	or paid-up shares.....	200 00
Transfer fees	15 55	Borrowed money	3,000 00
Admission or membership fees....	21 00	Interest on borrowed money.....	1,053 75
Mortgage loans repaid.....	9,150 00	Salaries or other compensation of	
Mortgage loans canceled by fore-		officers	300 00
closure or deed.....	5,000 00	Advertising, stationery, printing,	
Stock loans repaid.....	970 00	postage, light and fuel.....	130 90
Money borrowed	6,300 00	Filing annual report and affi-	
		davits	2 25
		Advance interest repaid.....	6 00
		Cash in bank at end of year.....	14,134 96
Total receipts	\$70,346 97	Total disbursements	\$70,346 97

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 433; membership at end of year, 534. Borrowing members, 50, holding 758½ shares; non-borrowing members, 484, holding 2,626 shares.

Shares in force at beginning of fiscal year, 2,815½; shares issued during year, 892½; shares canceled (matured, none) during year, 323¾; shares in force at close of year, 3,384¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-50 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 15 cents per book. Withdrawal fee charged, none.

Foreclosures during year, 1.

FIRESIDE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 27, 1887. Commenced business February 1, 1887.

President, CHARLES P. ZIMMERMANN.

Secretary, MAX BLASBERG.

Treasurer, CHARLES W. MENK.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$271,250 00	Due installment shareholders—	
Loans on shares of association....	12,491 00	dues	\$190,383 00
Cash deposited in bank.....	968 04	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	53,122 09
closure or in settlement of debts		Due installment shareholders—	
due association	11,058 71	advance payments	101 00
Furniture and fixtures.....	100 00	Borrowed money	55,400 00
Installments due and unpaid.....	1,450 50		
Interest, premium and fines due			
and unpaid	1,557 74		
Taxes, insurance, etc., advanced			
for borrowers	130 10		
Total assets	\$299,006 09	Total liabilities	\$299,006 09

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$113,893 90
year	\$3,867 63	Loaned on shares.....	6,401 00
Dues on installment shares.....	46,673 50	Dues repaid on withdrawal.....	18,173 50
Interest	16,347 55	Profits or interest on withdrawal.	2,281 72
Installment premiums	1,902 93	Matured shares	27,100 00
Gross premium	727 50	Borrowed money	5,750 00
Fines	382 76	Interest on borrowed money.....	2,137 48
Admission or membership fees....	17 00	Real estate acquired under fore-	
Rents	591 00	closure or in settlement of debts	
Mortgage loans repaid.....	38,200 00	due association	6,002 24
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	5,500 00	chargeable to borrowers).....	385 56
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed.....	5,500 00	rowers	417 18
Stock loans repaid.....	2,550 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$825.00; auditors, \$15.00..	840 00
shares	655 00	Rent	72 00
Money borrowed	61,150 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	207 77
repaid	566 52	Filing annual report.....	1 00
Counsel fee repaid.....	25 00	Counsel fee	25 00
Total receipts	\$184,656 39	Cash in bank at end of year.....	968 04
		Total disbursements	\$184,656 39

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 590; membership at end of year, 605. Borrowing members, 127, holding 1,642½ shares; non-borrowing members, 478, holding 2,160 shares.

Shares in force at beginning of fiscal year, 3,530¼; shares issued during year, 924; shares canceled (matured, 135½) during year, 651½; shares in force at close of year, 3,802¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent. (gross) and 9-25 per cent. per annum; on stock (book) loans, 2 per cent. (gross).

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

FIRST ITALIAN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 10, 1891.

Commenced business April 21, 1891.

President, PANCRAZIO M. MEGARO.

Secretary, STEFANO L. IAROLI.

Treasurer, BARTOLOMEO ZAZZALI.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$62,500 00	Due installment shareholders—	
Loans on shares of association...	10,910 00	dues	\$63,324 00
Cash on hand.....	5 00	Due installment shareholders—	
Cash deposited in bank.....	956 17	profits apportioned	14,629 72
Real estate acquired under fore-		Balance payable on loans made...	782 92
closure or in settlement of debts		Borrowed money	1,000 00
due association	1,291 32	Reserve fund	900 95
Furniture and fixtures.....	90 00		
Installments due and unpaid.....	1,753 00		
Interest and fines due and unpaid	1,711 35		
Taxes, insurance, etc., advanced			
for borrowers	570 26		
Foreclosure expenses	850 49		
Total assets	\$80,637 59	Total liabilities	\$80,637 59

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$14,963 00
year	\$2,244 42	Loaned on shares.....	1,660 00
Dues on installment shares.....	16,255 00	Dues repaid on withdrawal.....	3,984 00
Interest	3,819 23	Profits or interest on withdrawal.	661 12
Gross premium	468 50	Matured shares	4,600 00
Fines	116 33	Borrowed money	10,350 00
Mortgage loans canceled by fore-		Interest on borrowed money.....	123 65
closure or deed.....	1,800 00	Real estate acquired under fore-	
Stock loans repaid.....	2,555 00	closure or in settlement of debts	
Stock loans canceled by matured		due association	1,291 32
shares	1,650 00	Taxes, insurance, etc., for bor-	
Money borrowed	11,350 00	rowers	473 26
Taxes, insurance, etc., advanced,		Salaries or other compensation	
repaid	7 50	of officers, \$180.00; directors,	
Application deposits	56 00	\$117.00; auditors, \$4.00.....	301 00
Pass books	1 35	Rent	24 00
Profit and loss.....	1 00	Advertising, stationery, printing,	
		postage, light and fuel.....	63 80
		State examination and filing an-	
		nuual report	21 00
		Appraisal fees paid.....	15 00
		Foreclosure expenses	332 01
		Cash on hand and in bank at end	
		of year	961 17
Total receipts	\$40,324 33	Total disbursements	\$40,324 33

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 153; membership at end of year, 193. Borrowing members, 50, holding 534 shares; non-borrowing members, 143, holding, 795 shares.

Shares in force at beginning of fiscal year, 1,066; shares issued during year, 369; shares canceled (matured, 23) during year, 106; shares in force at close of year, 1,329.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 27-100 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

FIRST WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 20, 1910.

Commenced business June 6, 1910.

President, SAMUEL P. WALDRON.*Secretary*, THOMAS J. McMAHON.*Treasurer*, JOHN CUMMINGS.

FINANCIAL CONDITION JUNE 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$3,600 00	Due installment shareholders—	
Cash deposited in bank.....	242 69	dues	\$3,702 00
Installments due and unpaid.....	70 00	Due installment shareholders—	
Interest and fines due and unpaid	70 75	profits apportioned	45 44
Safe	80 00	Borrowed money	350 00
Pass-books	34 00		
Total assets	\$4,097 44	Total liabilities	\$4,097 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$3,853 00	Loaned on mortgages.....	\$3,600 00
Interest	74 66	Dues repaid on withdrawal.....	221 00
Gross premium	108 00	Borrowed money	1,600 00
Fines	8 05	Interest on borrowed money.....	32 27
Money borrowed	1,950 00	Salaries or other compensation of	
Pass-books	14 75	officers	100 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	116 50
		Premium on officers' bonds.....	16 00
		Safe	80 00
		Cash in bank at end of year.....	242 69
Total receipts	\$6,008 46	Total disbursements	\$6,008 46

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 59. Borrowing members, 1, holding 36 shares; non-borrowing members, 58, holding 329 shares.

Shares issued during year, 397; shares canceled (matured, none) during year, 32; shares in force at close of year, 365.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FIVE PER CENT. BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 13, 1895.

Commenced business April 18, 1895.

*President, GOTTFRIED JOITHE.**Secretary, NOAH GUTER.**Treasurer, CHARLES DOLL.*

FINANCIAL CONDITION APRIL 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$128,000 00	Due installment shareholders—dues	\$85,485 00
Loans on shares of association	6,705 00	Due installment shareholders—profits apportioned	20,373 44
Cash deposited in bank	1,583 59	Due prepaid or paid-up shareholders—subscriptions	12,400 00
Furniture and fixtures	250 00	Borrowed money	19,000 00
Installments due and unpaid	348 00		
Interest and fines due and unpaid	202 23		
Insurance, etc., advanced for borrowers	169 62		
Total assets	\$137,258 44	Total liabilities	\$137,258 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,818 24	Loaned on mortgages	\$20,000 00
Dues on installment shares	19,358 50	Loaned on shares	3,675 00
Subscriptions on prepaid or paid-up shares	9,900 00	Dues repaid on withdrawal	19,463 00
Interest	6,317 55	Profits or interest on withdrawal	2,158 83
Gross premium	809 25	Prepaid or paid-up shares	3,000 00
Fines	57 51	Interest or dividends on prepaid or paid-up shares	392 25
Mortgage loans repaid	16,800 00	Matured shares	16,000 00
Stock loans repaid	1,050 00	Borrowed money	1,000 00
Stock loans canceled by matured shares	750 00	Interest on borrowed money	767 51
Money borrowed	3,000 00	Taxes, insurance, etc., for borrowers	169 62
Pass-books	6 00	Salaries or other compensation of officers, \$450.00; directors, \$144.00; auditors, \$6.00; election officer, \$3.00	603 00
		Rent	24 00
		Advertising, stationery, printing, postage, light and fuel	30 25
		Cash in bank at end of year	1,583 59
Total receipts	\$59,867 05	Total disbursements	\$59,867 05

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 218; membership at end of year, 220. Borrowing members, 41, holding 761½ shares; non-borrowing members, 179, holding 878 shares.

Shares in force at beginning of fiscal year, 1,600; shares issued during year, 315; shares canceled (matured, 80) during year, 275½; shares in force at close of year, 1,639½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FORESTERS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 16, 1908.

Commenced business July 16, 1908.

*President, MICHAEL LEVEEN.**Secretary, MOSES GANSLER.**Treasurer, JACOB MEISEL.*

FINANCIAL CONDITION JULY 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$33,600 00	Due installment shareholders—	
Loans on shares of association...	1,732 00	dues	\$22,884 00
Cash deposited in bank.....	1,230 49	Due installment shareholders—	
Furniture and fixtures.....	40 86	profits apportioned	1,956 32
Installments due and unpaid.....	373 00	Due installment shareholders—	
Interest and fines due and unpaid	68 97	advance payments	5 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	3,800 00
		Balance payable on loans made..	2,700 00
		Borrowed money	5,700 00
Total assets	\$37,045 32	Total liabilities	\$37,045 32

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$18,900 00
year	\$29 59	Loaned on shares.....	1,572 00
Dues on installment shares.....	14,809 00	Dues repaid on withdrawal.....	2,273 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	7 83
up shares	2,000 00	Interest or dividends on prepaid	
Interest	1,285 73	or paid-up shares.....	99 00
Gross premium	679 44	Borrowed money	14,100 00
Fines	48 70	Interest on borrowed money.....	208 09
Transfer fees	7 95	Salaries or other compensation of	
Mortgage loans repaid.....	1,500 00	officers	125 00
Stock loans repaid.....	280 00	Rent	12 50
Money borrowed	17,950 00	Advertising, stationery, printing,	
Pass-books	30 25	postage, light and fuel.....	52 75
		Premium on officers' bonds.....	40 00
		Cash in bank at end of year.....	1,230 49
Total receipts	\$38,620 66	Total disbursements	\$38,620 66

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 161; membership at end of year, 241. Borrowing members, 40, holding 297 shares; non-borrowing members, 201, holding 1,121 shares.

Shares in force at beginning of fiscal year, 888; shares issued during year, 732; shares canceled (matured, none) during year, 202; shares in force at close of year, 1,418.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FOUR CORNERS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 18, 1908.

Commenced business July 15, 1908.

President, THEODORE F. KEER.*Secretary*, FERD. R. MOELLER.*Treasurer*, EDWARD N. VAN VLIET.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$110,400 00	Due installment shareholders—	
Loans on shares of association...	300 00	dues	\$90,771 00
Cash deposited in bank.....	4,533 21	Due installment shareholders—	
Furniture and fixtures.....	190 00	profits apportioned	7,897 61
Installments due and unpaid.....	1,590 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	20 00
and unpaid	1,080 40	Borrowed money	19,500 00
Taxes, insurance, etc., advanced			
for borrowers	95 00		
Total assets	\$118,188 61	Total liabilities	\$118,188 61

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$41,400 00
year	\$629 49	Loaned on shares.....	350 00
Dues on installment shares.....	40,794 00	Dues repaid on withdrawal.....	12,248 00
Interest	4,783 57	Profits or interest on withdrawal.	97 76
Installment premiums	232 40	Borrowed money	1,500 00
Fines	119 15	Interest on borrowed money.....	995 02
Stock loans repaid.....	185 00	Taxes, insurance, etc., for bor-	
Money borrowed	15,000 00	rowers	140 00
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	45 00	officers	299 89
Appraisal fees	19 00	Advertising, stationery, printing,	
		postage, light and fuel.....	170 73
		Premium on officers' bonds.....	8 00
		Safe	65 00
		Cash in bank at end of year.....	4,533 21
Total receipts	\$61,807 61	Total disbursements	\$61,807 61

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 297; membership at end of year, 308. Borrowing members, 30, holding 611 shares; non-borrowing members, 278, holding 2,887 shares.

Shares in force at beginning of fiscal year, 3,419; shares issued during year, 598; shares canceled (matured, none) during year, 519; shares in force at close of year, 3,498.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FOURTEENTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 15, 1885. Commenced business December, 1885.

President, ALEXANDER M. LINNETT.

Secretary, CYRUS D. AXTELL.

Treasurer, WILLIAM C. MORTON.

FINANCIAL CONDITION MARCH 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$1,217,300 00	Due installment shareholders—	
Loans on shares of association	58,190 00	dues	\$1,050,114 00
Bonds owned	89,097 77	Due installment shareholders—	
Cash deposited in bank	38,628 50	profits apportioned	238,815 96
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	766 00
due association	2,296 49	Balance payable on loans made ..	49,900 00
Real estate otherwise acquired ..	1,000 00	Borrowed money	78,330 00
Furniture and fixtures	1,000 00	Surplus or undivided profits	6 66
Installments due and unpaid	2,101 00	Contingent fund	5,000 00
Interest, premium and fines due			
and unpaid	10,369 01		
Taxes, insurance, etc., advanced			
for borrowers	2,949 85		
Total assets	\$1,422,932 62	Total liabilities	\$1,422,932 62

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$249,374 53
year	\$21,923 92	Loaned on shares	44,274 00
Dues on installment shares	284,848 00	Dues repaid on withdrawal	106,296 00
Interest	78,964 72	Profits or interest on withdrawal.	20,231 57
Installment premiums	1,585 20	Matured shares	106,400 00
Fines	1,303 14	Borrowed money	380,020 00
Transfer fees	42 00	Interest on borrowed money	6,025 08
Admission or membership fees ..	304 00	Real estate purchased	1,001 60
Rents	163 87	Taxes, repairs and insurance (not	
Mortgage loans repaid	168,800 00	chargeable to borrowers	43 04
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	9,300 00	rowers	4,603 28
Stock loans repaid	22,351 00	Salaries or other compensation	
Stock loans canceled by matured		of officers, \$3,350.00; directors,	
shares	3,975 00	\$600.00; auditors, \$300.00	4,250 00
Real estate sold	12,800 00	Rent	218 65
Money borrowed	351,195 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel	612 95
repaid	3,474 15	Personal property	22 70
Insurance commissions	1,082 94	Special collateral account	753 00
Inspection fees	682 00	Advance payments repaid	88 88
Sundries	48 84	Cash in bank at end of year	38,628 50
Total receipts	\$962,843 78	Total disbursements	\$962,843 78

Description, local. Plan, serial; premium, plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,625; membership at end of year, 1,670. Borrow-
ing members, 353, holding 7,201 shares; non-borrowing members, 1,317, holding, 16,284 shares.

Shares in force at beginning of fiscal year, 22,466; shares issued during year, 3,865; shares
canceled (matured, 532) during year, 2,846; shares in force at close of year, 23,485.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3-25 per cent. per annum; on stock
(book) loans, 3-10 per cent. per annum.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

FRANKLIN BUILDING AND LOAN ASSOCIATION,
NUTLEY.

Incorporated September 9, 1886. Commenced business October 20, 1886.

President, THOMAS S. BROWN.

Secretary, HENRY A. CONNOLLY.

Treasurer, ERNEST V. COCHEFAIR.

FINANCIAL CONDITION SEPTEMBER 22, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$205,480 00	Due installment shareholders—	
Loans on shares of association....	6,898 00	dues	\$163,994 00
Cash deposited in bank.....	2,177 50	Due installment shareholders—	
Real estate sold under contract....	2,500 00	profits apportioned	41,740 66
Furniture and fixtures.....	131 08	Due installment shareholders—	
Installments due and unpaid.....	911 40	advance payments	197 30
Interest due and unpaid.....	720 05	Balance payable on loans made...	2,847 50
Interest accrued	1,061 89	Borrowed money	11,000 00
Arrears on matured series.....	67 00	Interest accrued on borrowed	
		money	45 00
		Surplus or undivided profits.....	122 46
Total assets	\$219,946 92	Total liabilities	\$219,946 92

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 22, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$58,820 00
year	\$8,057 55	Loaned on shares.....	1,190 00
Dues on installment shares.....	36,656 14	Dues repaid on withdrawal.....	10,866 00
Interest	11,523 27	Profits or interest on withdrawal.	2,004 64
Gross premium	1,459 76	On shares lapsed or forfeited....	162 00
Fines	153 32	Matured shares	17,400 00
Transfer fees	4 00	Interest on borrowed money.....	183 33
Mortgage loans repaid.....	12,900 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers	700 00
tured shares	6,800 00	Rent	50 00
Stock loans repaid.....	620 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	110 76
shares	550 00	Foreclosure expenses	237 75
Real estate sold	3,700 00	Disputed claim allowed.....	36 00
Money borrowed	11,000 00	Incidentals	64 50
Share premiums	30 40	Cash in bank at end of year.....	2,177 50
Withdrawal profits	543 04		
Total receipts	\$94,002 48	Total disbursements	\$94,002 48

Description, local. Plan, serial; premium, plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 517; membership at end of year, 578. Borrowing members, 141, holding 1,081 shares; non-borrowing members, 437, holding 2,240 shares.

Shares in force at beginning of fiscal year, 2,780; shares issued during year, 945; shares canceled (matured, 87) during year, 404; shares in force at close of year, 3,321.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

FRATERNAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 12, 1887.

Commenced business April 27, 1887.

President, ALBERT N. GATCHELL.

Secretary, BENJ. H. VAN NESS.

Treasurer, CASSIUS M. WRIGHT.

FINANCIAL CONDITION APRIL 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$199,450 00	Due installment shareholders—	
Loans on shares of association...	13,040 00	dues	\$183,366 00
Cash deposited in bank.....	1,749 76	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	40,973 15
closure or in settlement of debts		Due installment shareholders—	
due association	8,400 00	advance payments	159 85
Furniture and fixtures.....	138 00	Surplus or undivided profits.....	5 46
Installments due and unpaid....	723 00		
Interest and fines due and unpaid	498 00		
Taxes, insurance, etc., advanced			
for borrowers	101 40		
Interest accrued	404 30		
Total assets	\$224,504 46	Total liabilities	\$224,504 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,900 00
year	\$875 19	Loaned on shares.....	5,190 00
Dues on installment shares.....	39,954 00	Dues repaid on withdrawal.....	16,704 00
Interest	11,145 79	Profits or interest on withdrawal.	3,368 07
Gross premium	428 15	Matured shares	36,200 00
Fines	265 65	Borrowed money	24,260 00
Transfer fees	6 00	Interest on borrowed money....	274 80
Rents	249 50	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	18,200 00	chargeable to borrowers).....	256 75
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	7,000 00	rowers	175 60
Stock loans repaid.....	3,350 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$700.00; auditors, \$15.00..	715 00
shares	1,270 00	Rent and telephone.....	162 50
Real estate sold.....	847 00	Advertising, stationery, printing,	
Money borrowed	16,940 00	postage, light and fuel.....	70 13
Taxes, insurance, etc., advanced,		Commission on collection of rents.	11 80
repaid	528 13	Premium on officers' bonds.....	20 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	1,749 76
Total receipts	\$101,059 41	Total disbursements	\$101,059 41

Description, local. Plan serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 371; membership at end of year, 354. Borrowing members, 103, holding 1,290 shares; non-borrowing members, 251, holding 1,941 shares.

Shares in force at beginning of fiscal year, 3,297; shares issued during year, 444; shares canceled (matured, 181) during year, 510; shares in force at close of year, 3,231.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GERMANIA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 8, 1901.

Commenced business October, 1901.

President, HERMAN C. SCHNEIDER.

Secretary, JOHN J. GLESS.

Treasurer, LEOPOLD DESSING.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$178,300 00	Due installment shareholders—	
Loans on shares of association ..	15,013 00	dues	\$139,266 00
Cash deposited in bank	2,556 34	Due installment shareholders—	
Furniture and fixtures	320 99	profits apportioned	37,495 69
Installments due and unpaid	1,184 00	Due installment shareholders—	
Interest and fines due and unpaid ..	1,347 73	advance payments	29 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up sharehold-	
for borrowers	68 63	ers—subscriptions	1,000 00
		Borrowed money	21,000 00
Total assets	\$198,790 69	Total liabilities	\$198,790 69

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$75,000 00
year	\$42 64	Loaned on shares	3,385 00
Dues on installment shares	35,292 00	Dues repaid on withdrawal	11,039 00
Interest	9,343 43	Profits or interest on withdrawal ..	472 56
Gross premium	1,715 70	Interest or dividends on prepaid	
Fines	126 25	or paid-up shares	50 00
Mortgage loans repaid	25,300 00	Borrowed money	32,400 00
Stock loans repaid	4,015 00	Interest on borrowed money	147 19
Money borrowed	50,200 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	149 43
repaid	98 80	Salaries or other compensation	
Pass books	15 80	of officers, \$500.00; directors,	
		\$132.00; auditors, \$9.00	641 00
		Advertising, stationery, printing,	
		postage, light and fuel	131 95
		State examination and filing an-	
		nuual report	21 00
		Furniture and fixtures	156 15
		Cash in bank at end of year	2,556 34
Total receipts	\$126,149 62	Total disbursements	\$126,149 62

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 377; membership at end of year, 427. Borrowing members, 104, holding 1,216 shares; non-borrowing members, 323, holding 1,806 shares.

Shares in force at beginning of fiscal year, 2,626; shares issued during year, 783; shares canceled (matured, none) during year, 387; shares in force at close of year, 3,022.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GIBRALTAR BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 18, 1909.

Commenced business March 21, 1909.

President, FRANK LAGAY.*Secretary*, THOMAS DAKER.*Treasurer*, ELMER E. LEE.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$11,900 00	Due installment shareholders—dues	\$9,365 00
Loans on shares of association....	675 00	Due installment shareholders—profits apportioned	672 81
Cash deposited in bank.....	545 91	Due prepaid or paid-up shareholders—subscriptions	2,100 00
Furniture and fixtures.....	14 00	Borrowed money	1,300 00
Installments due and unpaid.....	133 00		
Interest and fines due and unpaid	116 40		
Pass books	53 50		
Total assets	\$13,437 81	Total liabilities	\$13,437 81

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,048 18	Loaned on mortgages.....	\$8,500 00
Dues on installment shares.....	6,801 00	Loaned on shares.....	856 00
Subscriptions on prepaid or paid-up shares	2,100 00	Dues repaid on withdrawal.....	1,987 00
Interest	451 16	Profits or interest on withdrawal.	16 38
Installment premiums	203 00	Interest or dividends on prepaid or paid-up shares.....	52 50
Fines	22 95	Borrowed money	2,500 00
Transfer fees	75	Interest on borrowed money.....	26 32
Stock loans repaid.....	181 00	Salaries or other compensation of officers	75 00
Money borrowed	3,800 00	Advertising, stationery, printing, postage, light and fuel.....	27 68
Pass books	11 75	Premium on officers' bonds.....	12 00
		State examination and filing annual report	21 00
		Cash in bank at end of year.....	545 91
Total receipts	\$14,619 79	Total disbursements	\$14,619 79

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 85; membership at end of year, 115. Borrowing members, 5, holding 59½ shares; non-borrowing members, 110, holding 580½ shares.

Shares in force at beginning of fiscal year, 474½; shares issued during year, 316½; shares canceled (matured, none) during year, 151; shares in force at close of year, 640.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2¼ per cent.; on stock (book) loans, 2¼ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GLOBE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 18, 1905. Commenced business February 28, 1905.

President, WILLIAM S. RICH.

Secretary, MAX BLASBERG.

Treasurer, LOUIS GROSS.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$131,000 00	Due installment shareholders—	
Loans on shares of association....	2,620 00	dues	\$85,836 00
Cash deposited in bank.....	1,231 05	Due installment shareholders—	
Furniture and fixtures.....	90 00	profits apportioned	18,114 55
Installments due and unpaid.....	173 00	Due installment shareholders—	
Interest and fines due and unpaid	148 85	advance paymtns	22 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up sharehold-	
for borrowers	109 65	ers—subscriptions	9,500 00
		Borrowed money	21,900 00
Total assets	\$135,372 55	Total liabilities	\$135,372 55

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$38,500 00
year	\$383 65	Loaned on shares.....	1,555 00
Dues on installment shares.....	26,460 00	Dues repaid on withdrawal.....	5,431 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	315 43
up shares	5,000 00	Prepaid or paid-up shares.....	6,000 00
Interest	7,328 47	Interest or dividends on prepaid	
Gross premium	957 40	or paid-up shares	728 28
Fines	124 93	Borrowed money	4,500 00
Transfer fees	6 65	Interest on borrowed money.....	853 71
Mortgage loans repaid.....	6,000 00	Salaries or other compensation	
Stock loans repaid.....	1,190 00	officers, \$250.00; directors, \$144.00	394 00
Money borrowed	12,000 00	Rent	40 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	220 12	postage, light and fuel.....	45 00
Pass books	12 25	Safe.	90 00
		Cash in bank at end of year.....	1,231 05
Total receipts	\$59,683 47	Total disbursements	\$59,683 47

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 233; membership at end of year, 267. Borrowing members, 46, holding 738 shares; non-borrowing members, 221, holding 1,470 shares.

Shares in force at beginning of fiscal year, 1,896; shares issued during year, 457; shares canceled (matured, none) during year, 145; shares in force at close of year, 2,208.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GRAND BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 14, 1891.

Commenced business November, 1891.

President, A. A. SIPPEL.

Secretary, WILLIAM G. TRAUTWEIN.

Treasurer, F. C. SCHMIDT.

FINANCIAL CONDITION NOVEMBER 10, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$72,850 00	Due installment shareholders— dues	\$49,023 00
Loans on shares of association....	2,140 00	Due installment shareholders— profits apportioned	11,460 00
Cash deposited in bank.....	624 74	Due installment shareholders— advance payments	19 00
Real estate sold under contract...	6,000 00	Due prepaid or paid-up sharehold- ers—subscriptions	9,800 00
Installments due and unpaid.....	272 00	Borrowed money	12,400 00
Interest due and unpaid.....	431 33	Interest accrued on borrowed money	244 72
Taxes, insurance, etc., advanced for borrowers	636 58	Surplus or undivided profits.....	52 93
Safe	45 00		
Total assets	\$82,999 65	Total liabilities	\$82,999 65

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 10, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,961 88	Loaned on mortgages.....	\$27,525 59
Dues on installment shares.....	11,593 00	Loaned on shares.....	1,480 00
Subscriptions on prepaid or paid- up shares	7,800 00	Dues repaid on withdrawal.....	4,609 00
Interest	3,544 60	Profits or interest on withdrawal.....	795 45
Gross premium	334 10	Matured shares	600 00
Fines	13 55	Borrowed money	6,500 00
Mortgages loans repaid.....	3,811 24	Interest on borrowed money.....	326 29
Stock loans repaid.....	200 00	Taxes, repairs and insurance (not chargeable to borrowers).....	194 00
Money borrowed	13,700 00	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	42 05
Taxes, insurance, etc., advanced, repaid	22 50	Salaries or other compensation of officers	225 00
Total receipts	\$42,980 87	Advertising, stationery, printing, postage, light and fuel.....	48 75
		Counsel fee	10 00
		Cash in bank at end of year.....	624 74
		Total disbursements	\$42,980 87

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 120; membership at end of year, 131. Borrowing members, 35, holding 436½ shares; non-borrowing members, 96, holding 537 shares.

Shares in force at beginning of fiscal year, 835; shares issued during year, 246½; shares canceled (matured, 3) during year, 108; shares in force at close of year, 973½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GRANT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 15, 1910. Commenced business February 7, 1910.

President, PHILIP A. MCGUIRE.

Secretary, JACOB KANENGEISER.

Treasurer, MORRIS MARX.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$5,600 00	Due installment shareholders—	
Loans on shares of association....	280 00	dues	\$5,472 00
Cash deposited in bank.....	323 23	Due installment shareholders—	
Furniture and fixtures.....	147 98	profits apportioned	134 96
Installments due and unpaid.....	86 25	Due installment shareholders—	
Fines due and unpaid.....	2 75	advance payments	33 25
		Due prepaid or paid-up share-	
		holders—subscriptions	500 00
		Balance payable on loans made..	300 00
Total assets	\$6,440 21	Total liabilities	\$6,440 21

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$6,002 25	Loaned on mortgages	\$5,300 00
Subscriptions on prepaid or paid-		Loaned on shares	330 00
up shares	1,100 00	Dues repaid on withdrawal.....	582 75
Interest	115 98	Prepaid or paid-up shares.....	600 00
Installment premiums	8 15	Interest or dividends on prepaid	
Gross premium	140 00	or paid-up shares	5 50
Fines	27 09	Advertising, stationery, printing,	
Stock loans repaid	50 00	postage, light and fuel	203 28
Pass books	25 05	Furniture and safe	111 26
		Premium on officers' bonds.....	12 50
		Cash in bank at end of year.....	323 23
Total receipts	\$7,468 52	Total disbursements	\$7,468 52

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$200,000. Installments, 25 cents, payable weekly.

Membership at end of year, 147. Borrowing members, 8, holding 78 shares; non-borrowing members, 139, holding 492 shares.

Shares issued during the year, 618; shares canceled (matured, none) during year, 48; shares in force at close of year, 570.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 2½ per cent. gross and ½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GREATER NEWARK BUILDING AND LOAN ASSOCIATION,
IRVINGTON.

Incorporated December 28, 1904. Commenced business January 10, 1905.

President, FRANCIS S. GREEN.

Secretary, CARL SCHWARZ.

Treasurer, WILLIAM T. SERBE, JR.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)	\$76,200 00	Due installment shareholders—dues,	\$47,043 50
Loans on shares of association...	350 00	Due installment shareholders—profits apportioned	9,449 29
Cash deposited in bank.....	219 12	Due prepaid or paid-up shareholders—subscriptions	8,500 00
Furniture and fixtures	70 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	212 50
Installments due and unpaid.....	34 00	Borrowed money	11,700 00
Interest and fines due and unpaid	2 20	Surplus or undivided profits	6 03
Books and stationery	36 00		
Total assets	\$76,911 32	Total liabilities	\$76,911 32

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$129 23	Loaned on mortgages	\$27,330 00
Dues on installment shares.....	14,018 50	Loaned on shares	300 00
Subscriptions on prepaid or paid-up shares	3,400 00	Dues repaid on withdrawal.....	2,302 00
Interest,	3,942 64	Profits or interest on withdrawal	119 95
Gross premium	460 00	Prepaid or paid-up shares	2,000 00
Fines,	37 90	Interest or dividends on prepaid or paid-up shares	385 21
Transfer fees	3 50	Borrowed money	8,800 00
Mortgage loans repaid	7,500 00	Interest on borrowed money.....	345 59
Stock loans repaid	670 00	Salaries or other compensation of officers,	200 00
Money borrowed	11,900 00	Rent,	24 00
Pass books	9 75	Advertising, stationery, printing, postage, light and fuel	25 65
Total receipts	\$42,071 52	State examination	20 00
		Cash in bank at end of year.....	219 12
		Total disbursements	\$42,071 52

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 122; membership at end of year, 140. Borrowing members, 35, holding 511½ shares; non-borrowing members, 105, holding 716½ shares.

Shares in force at beginning of fiscal year, 1,056; shares issued during year, 299½; shares canceled (matured, none) during year, 127½; shares in force at close of year, 1,228.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GROVE BUILDING AND LOAN ASSOCIATION,
IRVINGTON.

Incorporated March 31, 1910.

Commenced business March 29, 1910.

President, PHILIP HORSCH.*Secretary*, PAUL LUDWIG.*Treasurer*, WILLIAM GEGENHEIMER.

FINANCIAL CONDITION MARCH 19, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$1,000 00	Due installments shareholders—	
Loans on shares of association ..	234 00	dues,	\$1,210 00
Cash deposited in bank	895 31	Due installments shareholders—	
Furniture and fixtures	90 51	profits apportioned	46 20
Installments due and unpaid	43 60	Balance payable on loans made..	975 00
Interest and fines due and unpaid	15 04	Surplus or undivided profits.....	31 02
		Due secretary	15 64
Total assets	\$2,277 86	Total liabilities	\$2,277 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 19, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$1,357 00	Loaned on mortgages	\$25 00
Interest,	6 84	Loaned on shares	234 00
Gross premium	25 00	Dues repaid on withdrawal.....	190 00
Fines,	30 80	Salaries or other compensation of	
Admission or membership fees....	8 50	officers,	10 00
Discount on withdrawals	34 50	Advertising, stationery, printing,	
		postage, light and fuel.....	100 33
		Premium on officers' bonds	4 00
		Incorporation fees	4 00
		Cash in bank at end of year....	895 31
Total receipts	\$1,462 64	Total disbursements	\$1,462 64

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Members at end of year, 28. Borrowing members, 5, holding 37 shares; non-borrowing members, 23, holding 108 shares.

Shares issued during year, 200; shares canceled (matured, none) during year, 55; shares in force at close of year, 145.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

GUARANTEE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 21, 1898. Commenced business February 1, 1898.

President, EMANUEL HEYMAN.

Secretary, GABRIEL J. KEMPE.

Treasurer, JOSEPH E. KELLER.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$530,700 00	Due installment shareholders—	
Loans on shares of association..	21,880 00	dues.	\$363,468 00
Cash deposited in bank	407 14	Due installment shareholders—	
Installments due and unpaid.....	2,346 00	profits apportioned	101,211 39
Interest and fines due and unpaid	2,486 17	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	45 00
for borrowers	817 08	Balance payable on loans made..	2,500 00
		Borrowed money	91,200 00
		Due for Federal taxes	212 00
Total assets	\$558,636 39	Total liabilities	\$558,636 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$201,300 00
year.	\$5,229 40	Loaned on shares	6,905 00
Dues on installment shares.....	96,523 00	Dues repaid on withdrawal.....	35,056 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal	2,653 00
up shares	6,600 00	Prepaid or paid-up shares.....	29,400 00
Interest.	29,617 43	Interest or dividends an prepaid	
Gross premium	3,398 65	or paid-up shares	694 50
Fines.	276 88	Matured shares	25,800 00
Transfer fees	20 40	Borrowed money	181,000 00
Mortgage loans repaid	129,800 00	Interest on borrowed money	4,591 18
Stock loans repaid	3,230 00	Taxes, insurance, etc., for bor-	
Real estate sold	5,000 00	rowers.	2,453 52
Money borrowed	210,600 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$1,900.00; directors,	
repaid.	2,587 14	\$432.00; auditors, \$30.00.....	2,362 00
Books.	21 60	Rent.	24 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	258 16
		Cash in bank at end of year.....	407 14
Total receipts	\$492,904 50	Total disbursements	\$492,904 50

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 681; membership at end of year, 736. Borrowing members, 147, holding 3,059 shares; non-borrowing members, 589, holding 5,070 shares.

Shares in force at beginning of fiscal year, 7,126; shares issued during year, 2,345; shares canceled (matured, 129) during year, 1,342; shares in force at close of year, 8,129.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HAHNE BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated April 19, 1907.

Commenced business May 14, 1907.

President, JAMES W. LEONARD.*Secretary*, FRANK J. SCHWARZWALDER.*Treasurer*, GRANT C. ROTH.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$116,800 00	Due installment shareholders—	
Loans on shares of association....	4,224 00	dues,	\$102,570 00
Cash deposited in bank	958 31	Due installment shareholders—	
Installments due and unpaid.....	349 00	profits apportioned	11,155 56
Interest and fines due and unpaid	73 25	Due installment shareholders—	
		advance payments	179 00
		Borrowed money	8,500 00
Total assets	\$122,404 56	Total liabilities	\$122,404 56

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$57,200 00
year,	\$13,480 02	Loaned on shares	3,880 00
Dues on installment shares.....	41,937 00	Dues repaid on withdrawal.....	8,328 00
Interest,	5,524 39	Profits or interest on withdrawal	379 25
Installment premiums	567 00	Borrowed money	60,800 00
Fines,	115 10	Interest on borrowed money	262 41
Transfer fees	3 25	Taxes, insurance, etc., for bor-	
Admission or membership fees...	40 75	rowers,	3 50
Mortgage loans repaid	800 00	Salaries or other compensation of	
Stock loans repaid	300 00	officers,	150 00
Money borrowed	69,300 00	Rent,	54 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid,	3 50	postage, light and fuel.....	55 54
		Cash in bank at end of year.....	958 31
Total receipts	\$132,071 01	Total disbursements	\$132,071 01

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 485; membership at end of year, 519. Borrowing members, 24, holding 666 shares; non-borrowing members, 495, holding 2,873 shares.

Shares in force at beginning of fiscal year, 2,933; shares issued during year, 1,094; shares canceled (matured, none) during year, 488; shares in force at close of year, 3,539.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

HAMBURG BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 29, 1905. Commenced business January 16, 1906.

President, JOHN J. KRONENBERGER.

Secretary, EDWARD BEERS.

Treasurer, LUCAS PETER.

FINANCIAL CONDITION DECEMBER 13, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$77,650 00	Due installment shareholders—	
Loans on shares of association..	1,020 00	dues,	\$51,052 50
Cash deposited in bank	974 81	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	9,161 67
closure or in settlement of debts		Due installment shareholders—	
due association	2,664 60	advance payments	5 00
Furniture and fixtures	200 00	Due prepaid or paid-up share-	
Installments due and unpaid....	138 25	holders—subscriptions	10,300 00
Interest and fines due and unpaid	250 51	Balance payable on loans made.	3,179 00
		Borrowed money	9,200 00
Total assets	\$82,898 17	Total liabilities	\$82,898 17

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 13, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$22,021 00
year,	\$78 15	Loaned on shares	575 00
Dues on installment shares.....	17,282 75	Dues repaid on withdrawal.....	2,558 00
Interest,	4,127 16	Profits or interest on withdrawal	63 05
Gross premium	608 10	Prepaid or paid-up shares.....	2,100 00
Fines,	84 55	Interest or dividends on prepaid	
Transfer fees	2 50	or paid-up shares	575 33
Rents,	189 50	Borrowed money	8,000 00
Mortgage loans repaid	1,200 00	Interest on borrowed money.....	331 18
Mortgage loans canceled by force-		Real estate acquired under fore-	
closure or deed	2,400 00	closure or in settlement of debts	
Stock loans repaid	152 00	due association	2,664 60
Real estate sold	1,950 00	Taxes, repairs and insurance (not	
Money borrowed	12,200 00	chargeable to borrowers).....	126 41
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid,	53 94	officers, \$210.00; clerks, \$24.00;	
		auditors, \$9.00	243 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	84 75
		Premium on officers' bonds.....	10 52
		Filing annual report	1 00
		Cash in bank at end of year.....	974 81
Total receipts	\$40,328 65	Total disbursements	\$40,328 65

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 217; membership at end of year, 249. Borrowing members, 45, holding 419½ shares; non-borrowing members, 204, holding 1,055 shares.

Shares in force at beginning of fiscal year, 1,235¼; shares issued during year, 370; shares canceled (matured, none) during year, 131; shares in force at close of year, 1,474¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

HAMILTON BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 29, 1905. Commenced business November 27, 1905.

President, FISHER FINKELSTEIN.

Secretary, JACOB H. GANSLER.

Treasurer, IGNATZ HAUSMAN.

FINANCIAL CONDITION NOVEMBER 15, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$59,600 00	Due installment shareholders—	
Loans on shares of association..	4,220 00	dues.	\$46,704 00
Cash deposited in bank	114 53	Due installment shareholders—	
Furniture and fixtures	130 70	profits apportioned	8,705 70
Installments due and unpaid	524 50	Due installment shareholders—	
Interest and fines due and unpaid	226 13	advance payments	20 00
Taxes, insurance, etc., advanced		Borrowed money	9,500 00
for borrowers	113 84		
Total assets	\$64,929 70	Total liabilities	\$64,929 70

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 15, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$29,300 00
year.	\$318 95	Loaned on shares	2,030 00
Dues on installment shares	14,702 50	Dues repaid on withdrawal.....	6,135 00
Interest.	3,248 00	Profits or interest on withdrawal	198 20
Gross premium	449 30	Borrowed money	36,000 00
Fines.	75 75	Interest on borrowed money	591 02
Transfer fees	4 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid	21,000 00	rowers.	126 22
Stock loans repaid	1,075 00	Salaries or other compensation of	
Money borrowed	34,000 00	officers, \$284.00; directors, \$82.00;	
Taxes, insurance, etc., advanced,		auditors, \$6.00	372 00
repaid.	95 62	Rent.	50 00
Pass books	5 10	Advertising, stationery, printing,	
Total receipts	\$74,974 22	postage, light and fuel	24 25
		State examination and filing an-	
		ual report	21 00
		Moving safe	12 00
		Cash in bank at end of year....	114 53
		Total disbursements	\$74,974 22

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 125; membership at end of year, 160. Borrowing members, 34, holding 856 shares; non-borrowing members, 126, holding 1,763 shares.

Shares in force at beginning of fiscal year, 2,179; shares issued during year, 850; shares canceled (matured, none) during year, 410; shares in force at close of year, 2,619.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HAWTHORNE BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated January 30, 1904. Commenced business February 9, 1904.

President, WILLIAM P. ROMMEL.

Secretary, GEORGE BROWN, JR.

Treasurer, ROBERT ZEITLER.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$77,050 00	Due installment shareholders—	
Loans on shares of association ..	2,400 00	dues.	\$48,250 50
Cash deposited in bank	347 99	Due installment shareholders—	
Furniture and fixtures	250 95	profits apportioned	9,254 60
Installments due and unpaid	64 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	28 00
and unpaid	552 63	Due on shares lapsed or forfeited	35 23
Transfer fees due	7 00	Due prepaid or paid-up share-	
		holders—subscriptions	3,600 00
		Balance payable on loans made ..	9,000 00
		Borrowed money	10,500 00
		Surplus or undivided profits	4 24
Total assets	\$80,672 57	Total liabilities	\$80,672 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$22,350 00
year.	\$80 43	Loaned on shares	1,340 00
Dues on installment shares	16,847 50	Dues repaid on withdrawal	2,431 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	63 80
up shares	2,100 00	Prepaid or paid-up shares	1,500 00
Interest.	3,817 13	Interest or dividends on prepaid	
Installment premiums	303 00	or paid-up shares	170 08
Fines.	75 55	Borrowed money	106,100 00
Transfer fees	11 00	Interest on borrowed money	500 24
Mortgage loans repaid	2,100 00	Taxes, insurance, etc., for bor-	
Stock loans repaid	915 00	rowers.	744 00
Money borrowed	109,000 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$350.00; clerks, \$36.00...	386 00
repaid.	744 00	Advertising, stationery, printing,	
Inspection fees	18 00	postage, light and fuel	41 00
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds	16 00
		Cash in bank at end of year	347 99
Total receipts	\$136,011 61	Total disbursements	\$136,011 61

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 177; membership at end of year, 192. Borrow-
ing members, 28, holding 435 shares; non-borrowing members, 164, holding 966½ shares.

Shares in force at beginning of fiscal year, 1,141½; shares issued during year, 432½;
shares canceled (matured, none) during year, 172½; shares in force at close of year, 1,401½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on
loans granted during the year: on real estate loans, 9-25 per cent. per annum.; on stock
(book) loans, 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HEARTHSTONE BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated December 6, 1888. Commenced business December, 1888.

President, FRANK SCHWARZWALDER.

Secretary, RICHARD A. FINN.

Treasurer, ARTHUR CONNELLY.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$301,445 65	Due installment shareholders—	
Loans on shares of association..	3,760 00	dues.	\$201,807 00
Cash deposited in bank	2,481 26	Due installment shareholders—	
Furniture and fixtures	175 00	profits apportioned	62,142 49
Installments due and unpaid.....	1,243 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	668 81
and unpaid	1,038 92	Due prepaid or paid-up share-	
Taxes, insurance, etc., advanced		holders—subscriptions	27,960 00
for borrowers	298 47	Balance payable on loans made..	4,900 00
		Borrowed money	10,000 00
		Expense fund	1,000 00
		Insurance collected, balance un-	
		paid.	1,964 00
Total assets	\$310,442 30	Total liabilities	\$310,442 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$81,250 00
year.	\$1,613 20	Loaned on shares	1,075 00
Dues on installment shares.....	43,219 00	Dues repaid on withdrawal.....	16,520 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal	950 67
up shares	5,405 25	Prepaid or paid-up shares.....	2,750 00
Interest.	16,651 72	Matured shares	25,800 00
Installment premiums	1,750 50	Borrowed money	5,000 00
Fines.	257 64	Interest on borrowed money ...	1,479 50
Transfer fees	13 60	Real estate acquired under fore-	
Rents.	45 00	closure or in settlement of debts	
Mortgage loans repaid	46,747 70	due association	2,894 52
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	1,000 00	rowers.	217 28
Mortgage loans canceled by fore-		Salaries or other compensation of	
closure or deed	2,400 00	officers, \$650.00; directors,	
Stock loans repaid	550 00	\$190.00; auditors, \$30.00.....	870 00
Stock loans canceled by matured		Rent.	78 00
shares.	1,400 00	Advertising, stationery, printing,	
Real estate sold	2,911 73	postage, light and fuel.....	59 55
Money borrowed	15,000 00	Paid on account insurance col-	
Taxes, insurance, etc., advanced,		lected	1,500 00
repaid.	352 44	State examination and filing an-	
Appraisal fees	165 00	nual report	21 00
Insurance collected	3,464 00	Cash in bank at end of year.....	2,481 26
Total receipts	\$142,946 78	Total disbursements	\$142,946 78

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 468; membership at end of year, 487. Borrow-
ing members, 116, holding 1,587½ shares; non-borrowing members, 371, holding 2,043 shares.

Shares in force at beginning of fiscal year, 3,390¾; shares issued during year, 812¼;
shares canceled (matured, 129) during year, 572½; shares in force at close of year, 3,630¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock
(book) loans, 2½ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

HILL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 8, 1906. Commenced business November 27, 1906.

President, CHARLES SPENGLER.

Secretary, FRED. WICHELHAUS.

Treasurer, DAVID BACHMAN.

FINANCIAL CONDITION OCTOBER 25, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$101,800 00	Due installment shareholders—	
Loans on shares of association ..	1,380 00	dues.	\$72,372 00
Cash deposited in bank	1,501 36	Due installment shareholders—	
Furniture and fixtures	110 00	profits apportioned	11,028 37
Installments due and unpaid	612 00	Due installment shareholders—	
Interest and fines due and un-		advance payments	10 00
paid.	433 18	Due on shares lapsed or forfeited.	391 15
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	58 27	holders—subscriptions	6,500 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	93 21
		portioned.	
		Balance payable on loans made..	1,000 00
		Borrowed money	14,500 00
		Surplus or undivided profits	08
Total assets	\$105,894 81	Total liabilities	\$105,894 81

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 25, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$47,900 00
year.	\$1,893 17	Loaned on shares	600 00
Dues on installment shares	25,496 00	Dues repaid on withdrawal	5,369 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal	162 70
up shares	5,000 00	Interest or dividends on prepaid	
Interest.	4,898 88	or paid-up shares	100 00
Gross premium	913 00	On shares lapsed or forfeited...	283 00
Fines.	23 05	Borrowed money	33,500 00
Mortgage loans repaid	11,600 00	Interest on borrowed money	670 62
Stock loans repaid	1,005 00	Taxes, insurance, etc., for bor-	
Money borrowed	39,500 00	rowers.	61 27
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid.	186 34	officers, \$275.00; directors, \$70.00;	
Lapsed shares	30 00	auditors, \$6.00	351 00
Pass books	4 20	Rent.	25 00
		Advertising, stationery, printing,	
		postage, light and fuel	24 69
		Filing annual report	1 00
		Cash in bank at end of year	1,501 36
Total receipts	\$90,549 64	Total disbursements	\$90,549 64

Description, local. Plan, serial; premium plan gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 189; membership at end of year, 221. Borrow-members, 31, holding 562 shares; non-borrowing members, 190, holding 1,596 shares.

Shares in force at beginning of fiscal year, 1,747; shares issued during year, 587; shares canceled (matured, none) during year, 176; shares in force at close of year, 2,158.

Interest charged borrowing members during year, 6 per cent. Average rate of premium loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HILLCREST BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated February 17, 1910.

Commenced business March 17, 1910.

*President, WILLIAM MORRIS.**Secretary, JOHN ZIPFEL, JR.**Treasurer, M. G. GREENBERG.*

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$1,525 00	Due installment shareholders—	
Loans on shares of association....	114 00	dues	\$1,483 50
Cash deposited in bank.....	49 68	Due installment shareholders—	
Furniture and fixtures.....	100 75	profits apportioned	13 31
Installments due and unpaid.....	54 00	Due installment shareholders—	
Interest and fines due and unpaid.	7 51	advance payments	5 00
Insurance, etc., advanced for bor-		Borrowed money	350 00
rowers	3 00	Interest accrued on borrowed	
		money	1 75
		Surplus or undivided profits.....	38
Total assets	\$1,853 94	Total liabilities	\$1,853 94

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$1,936 50	Loaned on mortgages.....	\$1,525 00
Interest	45 61	Loaned on shares.....	179 00
Gross premium	42 17	Dues repaid on withdrawal.....	502 00
Fines	12 60	Insurance for borrowers and on	
Transfer fees	50	real estate sold under contract..	3 00
Stock loans repaid.....	65 00	Salaries or other compensation of	
Money borrowed	350 00	officers	65 00
Pass books	10 50	Advertising, stationery, printing,	
		postage, light and fuel.....	120 20
		Premium on officers' bonds.....	12 00
		Sign	7 00
		Cash in bank at end of year.....	49 68
Total receipts	\$2,462 88	Total disbursements	\$2,462 88

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 30. Borrowing members, 7, holding 28 shares; non-borrowing members, 23, holding 122 shares.

Shares issued during year, 261; shares canceled (matured, none) during year, 111; shares in force at close of year, 150.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charge, 25 cents per book. Withdrawal fee charged, none.

Foreclosures during year, none.

HILLSIDE BUILDING AND LOAN ASSOCIATION,
MONTCLAIR.

Incorporated February 18, 1904. Commenced business March 7, 1904.
President, HENRY E. WRENSCH, JR. Secretary, WILLIAM SIGLER, JR.
Treasurer, WILLIAM B. WALLACE.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$37,800 00	Due installment shareholders—	
Loans on shares of association ..	250 00	dues	\$33,276 00
Cash deposited in bank	787 90	Due installment shareholders—	
Interest and fines due and unpaid	16 25	profits apportioned	5,218 73
		Due installment shareholders—	
		advance payments	40 00
		Surplus or undivided profits	319 42
Total assets	\$38,854 15	Total liabilities	\$38,854 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$13,400 00
year	\$533 38	Loaned on shares	145 00
Dues on installment shares	14,189 00	Dues repaid on withdrawal	2,546 00
Interest	1,790 20	Profits or interest on withdrawal.	111 91
Gross premium	399 00	Borrowed money	3,500 00
Fines	15 30	Interest on borrowed money	97 28
Stock loans repaid	405 00	Salaries or other compensation of	
Money borrowed	3,500 00	officers	100 00
		Rent	60 00
		Advertising, stationery, printing,	
		postage, light and fuel	83 79
		Cash in bank at end of year	787 90
Total receipts	\$20,831 88	Total disbursements	\$20,831 88

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 116; membership at end of year, 143. Borrowing members, 20, holding 204 shares; non-borrowing members, 123, holding 1,127 shares.

Shares in force at beginning of fiscal year, 1,024; shares issued during year, 445; shares canceled (matured, none) during year, 138; shares in force at close of year, 1,331.

Interest charged borrowing members during year, 5 per cent. on real estate loans and 6 per cent. on stock (book) loans. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HILTON BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated February 25, 1899.

Commenced business March 13, 1899.

President, PAUL H. KOCH.

Secretary, CHARLES D. KEER.

Treasurer, WILLIAM KOCH, JR.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$215,200 00	Due installment shareholders— dues	\$145,629 00
Loans on shares of association....	3,005 00	Due installment shareholders— profits apportioned	36,337 16
Cash deposited in bank.....	94 01	Due installment shareholders— advance payments	188 00
Furniture and fixtures.....	112 00	Due prepaid or paid-up sharehold- ers—subscriptions	29,400 00
Installments due and unpaid.....	433 00	Borrowed money	7,900 00
Interest, premium and fines due and unpaid	344 46	Trust account	30 12
Taxes, insurance, etc., advanced for borrowers	295 81		
Total assets	\$219,484 28	Total liabilities	\$219,484 28

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$60 02	Loaned on mortgages.....	\$57,250 85
Dues on installment shares.....	37,717 00	Loaned on shares.....	2,770 00
Subscriptions on prepaid or paid- up shares	14,400 00	Dues repaid on withdrawal.....	6,716 00
Interest	12,526 34	Profits or interest on withdrawal. Prepaid or paid-up shares.....	291 61
Installment premiums	1,271 66	Interest or dividends on prepaid or paid-up shares.....	5,000 00
Fines	328 91	Matured shares	1,358 37
Transfer fees	11 00	Borrowed money	8,800 00
Mortgage loans repaid.....	21,950 85	Interest on borrowed money.....	130,550 00
Stock loans repaid.....	1,365 00	Taxes (not chargeable to bor- rowers)	540 88
Stock loans canceled by matured shares	425 00	Taxes, insurance, etc., for bor- rowers	134 82
Money borrowed	124,550 00	Salaries or other compensation of officers, \$450.00; clerks, \$46.00.....	368 61
Taxes, insurance, etc., advanced, repaid	116 30	Advertising, stationery, printing, postage, lighted and fuel.....	496 00
Appraisal fees	42 00	Premium, interest and fines re- paid	126 32
Trust account	425 49	Premium on officers' bonds.....	235 60
		Filing annual report.....	35 50
		Safe deposit box rent.....	1 00
		Trust account	12 00
		Cash in bank at end of year.....	408 00
			94 01
Total receipts	\$215,189 57	Total disbursements	\$215,189 57

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured, \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 300; membership at end of year, 350. Borrow-
ing members, 63, holding 1,174 shares; non-borrowing members, 287, holding 2,011½ shares.

Shares in force at beginning of fiscal year, 2,701; shares issued during year, 779½; shares
canceled (matured, 44) during year, 295; shares in force at close of year, 3,185½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock
(book) loans, ½ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOLLAND BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated August 6, 1909. Commenced business October 11, 1909.

President, J. GEORGE SCHWARZKOPF. Secretary, HARRY J. STEVENS.

Treasurer, WILLIAM O. ROGGE.

FINANCIAL CONDITION OCTOBER 10, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$7,300 00	Due installment shareholders—	
Cash deposited in bank.....	14 05	dues	\$4,024 00
Furniture and fixtures.....	125 20	Due installment shareholders—	
Installments due and unpaid.....	112 00	advance payments	5 00
Fines due and unpaid.....	8 10	Due on shares lapsed or forfeited.	40 25
		Balance payable on loans made...	2,275 75
		Borrowed money	1,000 00
		Surplus or undivided profits.....	200 42
		Due treasurer	13 93
Total assets	\$7,559 35	Total liabilities	\$7,559 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 10, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$4,629 00	Loaned on mortgages.....	\$5,024 25
Interest	159 00	Dues repaid on withdrawal.....	712 00
Installment premiums	174 00	Borrowed money	715 00
Fines	17 15	Interest on borrowed money.....	23 33
Money borrowed	1,715 00	Salaries or other compensation of	
Advanced by treasurer.....	13 93	officers	75 00
Lapsed shares	40 25	Advertising, stationery, printing,	
Pass books	20 75	postage, light and fuel.....	170 50
		Premium on officers' bonds.....	24 00
		Incorporation expenses	6 10
		Sign	4 85
		Cash in bank at end of year.....	14 05
Total receipts	\$6,769 08	Total disbursements	\$6,769 08

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 65. Borrowing members, 2, holding 37 shares; non-borrowing members, 63, holding 404 shares.

Shares issued during year, 552; shares canceled (matured, none) during year, 111; shares in force at close of year, 441.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOLLYWOOD BUILDING AND LOAN ASSOCIATION,
EAST ORANGE.

Incorporated March 6, 1905.

Commenced business April 7, 1905.

President, JOHN B. WOOLSTON.*Secretary*, HARRIS B. WHITMAN.*Treasurer*, ROBERT R. APGAR.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$156,950 00	Due installment shareholders—dues	\$125,964 00
Loans on mortgages (other than first liens)	3,150 00	Due installment shareholders—profits apportioned	20,467 72
Loans on shares of association....	6,751 00	Due installment shareholders—advance payments	175 00
Cash deposited in bank.....	432 96	Due on shares lapsed or forfeited..	3 10
Furniture and fixtures.....	260 00	Balance payable on loans made...	5,874 75
Installments due and unpaid.....	414 50	Borrowed money	16,000 00
Interest and fines due and unpaid	464 42	Surplus or undivided profits.....	11
Unearned discount	61 80		
Total assets	\$168,484 68	Total Liabilities	\$168,484 68

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$64 23	Loaned on mortgages.....	\$41,114 83
Dues on installment shares.....	45,980 50	Loaned on shares.....	5,802 00
Interest	8,849 57	Dues repaid on withdrawal.....	5,856 00
Gross premium	591 28	Profits or interest on withdrawal..	164 91
Fines	178 15	Borrowed money	278,200 00
Transfer fees	2 75	Interest on borrowed money.....	1,229 03
Mortgage loans repaid.....	200 00	Salaries or other compensation of officers, \$463.00; auditors, \$30.00..	493 00
Stock loans repaid.....	945 00	Rent	60 00
Money borrowed	276,700 00	Advertising, stationery, printing, postage, light and fuel.....	167 95
Pass books	39 50	Premium on officers' bonds.....	40 00
Appraisal fees	14 00	Burglary insurance	10 00
Suspense account	19 70	Appraisal fees	14 00
		Cash in bank at end of year.....	432 96
Total receipts	\$333,584 68	Total disbursements	\$333,584 68

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 412; membership at end of year, 481. Borrowing members, 56, holding 814½ shares; non-borrowing members, 425, holding 3,015 shares.

Shares in force at beginning of fiscal year, 3,150½; shares issued during year, 946; shares canceled (matured, none) during year, 267; shares in force at close of year, 3,829½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION,
BELLEVILLE.

Incorporated November 22, 1890. Commenced business November 21, 1890.

President, SAMUEL W. ACKERSON.

Secretary, OTIS A. FAIRCHILD.

Treasurer, JOHN W. DEPUÉ.

FINANCIAL CONDITION NOVEMBER 14, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$255,434 00	Due installment shareholders—	
Loans on shares of association...	6,719 00	dues	\$209,580 00
Cash deposited in bank.....	1,557 16	Due installment shareholders—	
Office building	1,700 00	profits apportioned	54,087 40
Real estate sold under contract...	2,532 00	Due installment shareholders—	
Furniture and fixtures.....	300 00	advance payments	243 50
Installments due and unpaid.....	2,806 00	Balance payable on loans made...	2,261 75
Interest and fines due and unpaid	2,571 50	Borrowed money	10,000 00
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	4 41
for borrowers	1,191 64		
Interest accrued	1,310 76		
Total assets	\$276,182 06	Total liabilities	\$276,182 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 14, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$47,152 51
year	\$2,305 11	Loaned on shares.....	1,425 00
Dues on installment shares.....	49,112 15	Dues repaid on withdrawal.....	10,646 00
Interest	14,228 66	Profits or interest on withdrawal.	812 90
Gross premium	769 15	Matured shares	16,400 00
Fines	110 79	Borrowed money	76,700 00
Admission or membership fees....	52 45	Interest on borrowed money.....	609 94
Rents	25 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	12,531 00	chargeable to borrowers).....	226 82
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	1,200 00	rowers and on real estate sold	
Stock loans repaid.....	880 00	under contract	881 32
Stock loans canceled by matured		Salaries or other compensation of	
shares	650 00	officers, \$425.00; auditors, \$30.00;	
Real estate sold	25 00	clerks, \$50.00; other office em-	
Money borrowed	74,700 00	ployes, \$25.00	530 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	739 14	postage, light and fuel.....	386 80
Total receipts	\$157,328 45	Cash in bank at end of year.....	1,557 16
		Total disbursements	\$157,328 45

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 410; membership at end of year, 520. Borrowing members, 163, holding 1,465 shares; non-borrowing members, 357, holding 2,692 shares.

Shares in force at beginning of fiscal year, 3,723; shares issued during year, 948; shares canceled (matured, 82) during year, 514; shares in force at close of year, 4,157.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 63-100 per cent.; on stock (book) loans, 1 83-100 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated June 10, 1884.

Commenced business June 20, 1884.

*President, FRANK D. ABER.**Secretary, JOHN D. SCHWEIKHARDT.**Treasurer, JOSEPH KELLER.*

FINANCIAL CONDITION JUNE 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$295,300 00	Due installment shareholders—	
Loans on shares of association....	3,580 00	dues	\$190,164 00
Cash deposited in bank.....	622 12	Due installment shareholders—	
Furniture and fixtures.....	45 00	profits apportioned	54,749 94
Installments due and unpaid.....	205 00	Due installment shareholders—	
Interest and fines due and unpaid	195 00	advance payments	100 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up sharehold-	
for borrowers	166 82	ers—subscriptions	9,100 00
		Borrowed money	46,000 00
Total assets	\$300,113 94	Total liabilities	\$300,113 94

RECEIPTS AND DISBURSEMENTS For the Fiscal Year Ending June 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$50,100 00
year	\$146 12	Loaned on shares.....	1,575 00
Dues on installment shares.....	44,233 00	Dues repaid on withdrawal.....	5,088 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	943 37
up shares	9,100 00	Interest or dividends on prepaid	
Interest	16,612 61	or paid-up shares.....	357 89
Gross premium	\$10 86	Matured shares	23,400 00
Fines	216 51	Borrowed money	7,800 00
Transfer fees	5 54	Interest on borrowed money.....	2,385 53
Mortgage loans repaid.....	11,500 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	132 36
tured shares	1,800 00	Salaries or other compensation	
Stock loans repaid.....	1,075 00	of officers, \$836.00; directors,	
Money borrowed	7,400 00	\$429.00; auditors, \$18.00; clerks,	
Taxes, insurance, etc., advanced,		\$4.00	1,287 00
repaid	264 42	Rent	25 00
New shares in old series.....	606 05	Advertising, stationery, printing,	
		postage, light and fuel.....	52 84
Total receipts	\$93,770 11	Filing annual report.....	1 00
		Cash in bank at end of year.....	622 12
		Total disbursements	\$93,770 11

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 416; membership at end of year, 442. Borrowing members, 109, holding 1,607 shares; non-borrowing members, 333, holding 2,044 shares.

Shares in force at beginning of fiscal year, 3,386; shares issued during year, 510; shares canceled (matured, 117) during year, 245; shares in force at close of year, 3,651.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOMESEEKERS BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated April 18, 1906.

Commenced business March 14, 1906.

President, CHARLES KOLLMAR.

Secretary, FREDERICK R. KNOPF.

Treasurer, FREDERICK J. ULLRICH.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$73,000 00	Due installment shareholders—	
Loans on shares of association....	1,602 79	dues	\$44,050 25
Cash deposited in bank.....	2,705 91	Due installment shareholders—	
Furniture and fixtures.....	90 00	profits apportioned	6,162 10
Installments due and unpaid.....	356 25	Due installment shareholders—	
Interest, premium and fines due		advance payments	134 88
and unpaid	210 00	Due prepaid or paid-up sharehold-	
Deficiency of former secretary....	57 28	ers—subscriptions	16,675 00
		Borrowed money	11,000 00
Total assets	\$78,022 23	Total liabilities	\$78,022 23

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$35,429 00
year	\$3,082 42	Loaned on shares.....	1,930 00
Dues on installment shares.....	16,643 48	Dues repaid on withdrawal.....	3,528 93
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	270 83
up shares	11,300 00	Prepaid or paid-up shares.....	2,950 00
Interest	3,631 79	Interest or dividends on prepaid	
Installment premiums	338 62	or paid-up shares.....	410 99
Fines	31 58	Borrowed money	22,000 00
Admission or membership fees....	14 75	Interest on borrowed money.....	561 38
Mortgage loans repaid.....	10,125 00	Salaries or other compensation of	
Stock loans repaid.....	1,120 00	officers, \$260.00; clerks, \$20.00....	280 00
Money borrowed	23,800 00	Advertising, stationery, printing,	
Profit on shares surrendered.....	99 78	postage, light and fuel.....	63 10
		Deficiency by former secretary....	57 28
Total receipts	\$70,187 42	Cash in bank at end of year.....	2,705 91
		Total disbursements	\$70,187 42

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 226; membership at end of year, 262. Borrowing members, 52, holding 437½ shares; non-borrowing members, 210, holding 1,082 shares.

Shares in force at beginning of fiscal year, 1,220½; shares issued during year, 445½; shares canceled (matured, none) during year, 146½; shares in force at close of year, 1,519½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOWARD BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated July 24, 1884.

Commenced business August 14, 1884.

President, HENRY CHAPMAN.

Secretary, JOHN M. WILLIAMS.

Treasurer, EDWARD L. ARNOLD.

FINANCIAL CONDITION AUGUST 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$234,350 00	Due installment shareholders—	
Loans on shares of association....	3,430 00	dues	\$162,090 00
Cash deposited in bank.....	3,561 34	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	42,439 40
closure or in settlement of debts		Due installment shareholders—	
due association	2,100 00	advance payments	146 00
Real estate sold under contract...	1,994 41	Balance payable on loans made..	270 30
Furniture and fixtures.....	168 90	Borrowed money	43,400 00
Installments due and unpaid.....	468 67	Installments paid on straight	
Interest and fines due and unpaid	1,332 96	mortgage	106 50
Taxes, insurance, etc., advanced			
for borrowers	940 92		
Interest accrued	105 00		
Total assets	\$248,452 20	Total liabilities	\$248,452 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$37,644 70
year	\$2,908 41	Loaned on shares.....	3,100 00
Dues on installment shares.....	36,044 43	Dues repaid on withdrawal.....	16,897 50
Interest	15,096 87	Profits or interest on withdrawal.	3,480 65
Gross premium	1,068 00	On shares lapsed or forfeited....	313 80
Fines	493 93	Matured shares	36,600 00
Rents	165 00	Borrowed money	46,300 00
Mortgage loans repaid.....	26,650 00	Interest on borrowed money.....	1,642 90
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	4,800 00	chargeable to borrowers)	71 30
Stock loans repaid.....	1,650 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers and on real estate sold	
shares	350 00	under contract	320 84
Money borrowed	61,000 00	Salaries or other compensation	
Taxes, insurance, etc., advanced,		of officers, \$650.00; directors,	
repaid	631 01	\$142.00; auditors, \$30.00.....	822 00
Pass books	14 35	Rent	25 00
On account of mortgage.....	6 00	Advertising, stationery, printing,	
		postage, light and fuel.....	44 97
		Premiums on officers' bonds.....	24 00
		Filing annual report.....	1 00
		Legal expenses	28 00
		Cash in bank at end of year.....	3,561 34
Total receipts	\$150,878 00	Total disbursements	\$150,878 00

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 358; membership at end of year, 356. Borrowing members, 99, holding 1,204½ shares; non-borrowing members, 257, holding 1,642½ shares.

Shares in force at beginning of fiscal year, 2,383¾; shares issued during year, 483½; shares canceled (matured, 133) during year, 524¾; shares in force at close of year, 2,847.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 4-25 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HUNTERDON BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 3, 1903.

Commenced business August 13, 1903.

President, CHARLES A. SCHEFFMEYER. *Secretary*, PETER C. STREBINGER.

Treasurer, GEORGE DING.

FINANCIAL CONDITON JULY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$91,800 00	Due installment shareholders—	
Loans on shares of association....	3,350 00	dues	\$61,728 00
Cash deposited in bank.....	402 58	Due installment shareholders—	
Furniture and fixtures.....	157 20	profits apportioned	13,256 58
Installments due and unpaid.....	193 00	Due installment shareholders—	
Interest and fines due and unpaid	32 80	advance payments	33 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	10,100 00
		Balance payable on loans made..	4,818 00
		Borrowed money	6,000 00
Total assets	\$95,935 58	Total liabilities	\$95,935 58

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$17,782 00
year	\$56 78	Loaned on shares.....	1,550 00
Dues on installment shares.....	15,748 00	Dues repaid on withdrawal.....	3,685 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	258 23
up shares	6,500 00	Prepaid or paid-up shares.....	2,500 00
Interest	4,571 92	Borrowed money	31,000 00
Gross premium	505 50	Interest on borrowed money.....	897 06
Fines	45 02	Salaries or other compensation of	
Stock loans repaid.....	930 00	officers	250 00
Money borrowed	30,000 00	Advertising, stationery, printing,	
Pass books	6 00	postage, light and fuel.....	37 35
		Filing annual report.....	1 00
		Cash in bank at end of year.....	402 58
Total receipts	\$58,363 22	Total disbursements	\$58,363 22

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 185; membership at end of year, 214. Borrowing members, 36, holding 605 shares; non-borrowing members, 178, holding 772 shares.

Shares in force at beginning of fiscal year, 1,137; shares issued during year, 325; shares canceled (matured, none) during year, 85; shares in force at close of year, 1,377.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

IDEAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 8, 1907. Commenced business February 11, 1907.

President, A. J. HOLLE.

Secretary, HARRY M. COLEMAN.

Treasurer, J. B. GILL.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,900 00	Due installment shareholders—	
Loans on shares of association....	750 00	dues	\$10,224 00
Cash deposited in bank.....	314 12	Due installment shareholders—	
Furniture and fixtures.....	120 00	profits apportioned	1,066 00
Installments due and unpaid.....	61 00	Due on shares lapsed or forfeited..	37 00
Interest and fines due and unpaid	93 88	Balance payable on loans made...	870 00
Taxes, insurance, etc., advanced		Borrowed money	2,050 00
for borrowers	8 00		
Total assets	\$14,247 00	Total liabilities	\$14,247 00

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,230 00
year	\$3,945 25	Loaned on shares.....	750 00
Dues on installment shares.....	4,423 50	Dues repaid on withdrawal.....	1,896 50
Interest	590 49	Profits or interest on withdrawal.	38 56
Gross premium	212 00	Borrowed money	1,900 00
Fines	8 45	Interest on borrowed money.....	34 30
Transfer fees	25	Taxes, insurance, etc., for bor-	
Admission or membership fees...	2 40	rowers	8 00
Stock loans repaid.....	150 00	Salaries or other compensation of	
Money borrowed	3,950 00	officers, \$75.00; auditors, \$4.00....	79 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	23 36
		Filing annual report.....	1 00
		Premium on officers' bonds.....	7 50
		Cash in bank at end of year.....	314 12
Total receipts	\$13,282 34	Total disbursements	\$13,282 34

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 57; membership at end of year, 61. Borrowing members, 7, holding 78½ shares; non-borrowing members, 54, holding 303 shares.

Shares in force at beginning of fiscal year, 335; shares issued during year, 158½; shares canceled (matured, none) during year, 112; shares in force at close of year, 381½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 15 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

IMPERIAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 21, 1908.

Commenced business April, 1908.

*President, JOSEPH WOTIZ.**Secretary, MORRIS OSTERWEIL.**Treasurer, JAMES G. NOLAN.*

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$11,600 00	Due installment shareholders—	
Loans on shares of association....	646 00	dues	\$10,959 00
Cash deposited in bank.....	187 62	Due installment shareholders—	
Furniture and fixtures.....	80 00	profits apportioned	849 57
Installments due and unpaid.....	84 00	Due installment shareholders—	
Interest and fines due and unpaid	24 95	advance payments	14 00
		Borrowed money	800 00
Total assets	\$12,622 57	Total liabilities	\$12,622 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$5,300 00
year	\$58 36	Loaned on shares.....	506 00
Dues on installment shares.....	7,047 00	Dues repaid on withdrawal.....	869 00
Interest	625 05	Profits or interest on withdrawal.	4 70
Gross premium	174 18	Prepaid or paid-up shares.....	400 00
Fines	25 45	Interest or dividends on prepaid	
Transfer fees	1 00	or paid-up shares.....	20 40
Stock loans repaid.....	150 00	Borrowed money	11,250 00
Money borrowed	10,650 00	Interest on borrowed money.....	58 07
Taxes, insurance, etc., advanced,		Taxes, insurance, etc., for bor-	
repaid	14 50	rowers	7 50
Pass books	13 25	Salaries or other compensation of	
		officers, \$127.50; auditors, \$2.00...	129 50
		Advertising, stationery, printing,	
		postage, light and fuel.....	13 00
		Filing annual report.....	1 00
		Premium on officers' bonds.....	12 00
		Cash in bank at end of year.....	187 62
Total receipts	\$18,758 79	Total disbursements	\$18,758 79

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 45; membership at end of year, 73. Borrowing members, 12, holding 110 shares; non-borrowing members, 61, holding 510 shares.

Shares in force at beginning of fiscal year, 278; shares issued during year, 406; shares canceled (matured, none) during year, 64; shares in force at close of year, 620.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

IMPROVED BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 11, 1893.

Commenced business April 11, 1893.

President, HENRY J. SCHAEDEL.*Secretary*, MAX BLASBERG.*Treasurer*, AUGUST GOERTZ.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$488,200 00	Due installment shareholders— dues	\$363,186 00
Loans on shares of association.....	18,860 00	Due installment shareholders— profits apportioned	94,810 21
Cash deposited in bank.....	1,351 43	Due installment shareholders— advance payments	317 00
Real estate acquired under fore- closure or in settlement of debts due association	21,918 13	Borrowed money	72,500 00
Furniture and fixtures.....	150 18	Interest accrued on borrowed money	156 95
Installments due and unpaid.....	387 00	Reserve fund	500 00
Interest and fines due and unpaid	234 44		
Taxes, insurance, etc., advanced for borrowers	368 98		
Total assets	\$531,470 16	Total liabilities	\$531,470 16

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$4,260 03	Loaned on mortgages.....	\$116,200 00
Dues on installment shares.....	77,082 16	Loaned on shares.....	10,250 00
Interest	29,066 91	Dues repaid on withdrawal.....	22,635 00
Gross premium	2,240 00	Profits or interest on withdrawal.	3,597 24
Fines	266 42	Matured shares	57,000 00
Transfer fees	7 00	Borrowed money	126,500 00
Admission or membership fees...	5 75	Interest on borrowed money.....	3,819 72
Rents	1,741 67	Taxes, repairs and insurance (not chargeable to borrowers).....	472 95
Mortgage loans repaid.....	39,900 00	Taxes, insurance, etc., for bor- rowers	288 25
Mortgage loans canceled by ma- tured shares	9,000 00	Salaries or other compensation of officers, \$1,175.00; directors, \$374.00; auditors, \$10.00.....	1,559 00
Stock loans repaid.....	5,955 00	Advertising, stationery, printing, postage, light and fuel.....	265 16
Stock loans canceled by matured shares	1,450 00	Cash in bank at end of year.....	1,351 43
Money borrowed	172,500 00		
Taxes, insurance, etc., advanced, repaid	402 81		
Appraisal fees	61 00		
Total receipts	\$343,938 75	Total disbursements	\$343,938 75

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 609; membership at end of year, 607. Borrowing members, 156, holding 2,864 shares; non-borrowing members, 451, holding 3,485 shares.

Shares in force at beginning of fiscal year, 5,961; shares issued during year, 1,050; shares canceled (matured, 285) during year, 662; shares in force at close of year, 6,349.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

INDEMNITY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 27, 1909.

Commenced business April 20, 1909.

*President, S. H. M. AGENS.**Secretary, WILLIAM H. BEIDELMAN.**Treasurer, HOWARD PECK.*

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$6,300 00	Due installment shareholders—	
Loans on shares of association ..	237 00	dues	\$8,747 68
Cash deposited in bank	2,574 86	Due installment shareholders—	
Interest, premium and fines due		profits apportioned	530 36
and unpaid	91 71	Surplus or undivided profits	4 97
Pass-books	36 97	Unearned interest and premium.	8 36
Personal property	48 63		
All other	2 20		
Total assets	\$9,291 37	Total liabilities	\$9,291 37

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$3,900 00
year	\$1,187 72	Loaned on shares	615 00
Dues on installment shares	6,181 85	Dues repaid on withdrawal	1,294 00
Interest	371 40	Profits or interest on withdrawal.	35 43
Installment premiums	39 07	Borrowed money	1,650 00
Fines	25 30	Interest on borrowed money	15 20
Stock loans repaid	626 40	Advertising, stationery, printing,	
Money borrowed	1,650 00	postage, light and fuel	32 60
Pass-books	26 50	Filing annual report	1 00
Inspection fees	6 00	Premium on officers' bonds	8 00
Commissions	11 85	Cash in bank at end of year	2,574 86
Total receipts	\$10,126 09	Total disbursements	\$10,126 09

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured, \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 86; membership at end of year, 173. Borrowing members, 3, holding $31\frac{1}{2}$ shares; non-borrowing members, 170, holding 965 shares.

Shares in force at beginning of fiscal year, 483; shares issued during year, $625\frac{1}{2}$; shares canceled (matured, none) during year, 112; shares in force at close of year, 996 $\frac{1}{2}$.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, 25 cents per pass-book. Withdrawal fee charged, none.

Foreclosures during year, none.

INDEPENDENCE BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated December 4, 1905. Commenced business January 15, 1906.

President, SIMON J. PREMSELAAR.

Secretary, GABRIEL J. KEMPE.

Treasurer, WILLIAM N. FRISCH.

FINANCIAL CONDITION JANUARY 2, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$95,900 00	Due installment shareholders—	
Loans on shares of association.....	1,289 00	dues	\$73,731 00
Cash deposited in bank.....	108 24	Due installment shareholders—	
Furniture and fixtures.....	75 00	profits apportioned	11,198 53
Installments due and unpaid.....	109 00	Due installment shareholders—	
Interest and fines due and unpaid	11 29	advance payments	40 00
		Due on shares lapsed or forfeited	23 00
		Borrowed money	12,500 00
Total assets	\$97,492 53	Total liabilities	\$97,492 53

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 2, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$40,800 00
year	\$1,757 22	Loaned on shares	1,379 00
Dues on installment shares.....	26,128 00	Dues repaid on withdrawal.....	7,882 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	189 55
up shares	500 00	Prepaid or paid-up shares.....	1,500 00
Interest	4,950 51	Interest or dividends on prepaid	
Gross premium	906 80	or paid-up shares.....	65 75
Fines	50 96	Borrowed money	41,500 00
Transfer fees	8 20	Interest on borrowed money.....	722 20
Mortgage loans repaid.....	14,600 00	Salaries or other compensation of	
Stock loans repaid.....	435 00	officers, \$300.00; directors, \$139.-	
Money borrowed	45,500 00	00; clerks, \$4.00.....	443 00
Books	7 05	Rent	40 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	114 00
		Safe	75 00
		Premium returned	25 00
		Cash in bank at end of year.....	108 24
Total receipts	\$94,843 74	Total disbursements	\$94,843 74

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 287; membership at end of year, 293. Borrowing members, 33, holding 520 shares; non-borrowing members, 260, holding 1,664 shares.

Shares in force at beginning of fiscal year, 2,022; shares issued during year, 494; shares canceled (matured, none) during year, 332; shares in force at close of year, 2,184.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

INDUSTRIAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 2, 1908.

Commenced business June 22, 1908.

*President, CHARLES S. ORBEN.**Secretary, CHARLES N. HALSTED.**Treasurer, GUST MODERSOHN.*

FINANCIAL CONDITION MAY 22, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$16,600 00	Due installment shareholders—	
Loans on shares of association....	1,450 00	dues	\$14,190 00
Cash deposited in bank.....	369 14	Due installment shareholders—	
Furniture and fixtures.....	35 00	profits apportioned	1,279 12
Installments due and unpaid.....	119 00	Due installment shareholders—	
Interest and fines due and unpaid	16 32	advance payments	14 00
Personal property	12 17	Borrowed money	3,100 00
		Interest accrued on borrowed	
		money	18 51
Total assets	\$18,601 63	Total liabilities	\$18,601 63

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 22, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,600 00
year	\$247 37	Loaned on shares.....	1,180 00
Dues on installment shares.....	7,130 00	Dues repaid on withdrawal.....	720 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	10 63
up shares	800 00	Prepaid or paid-up shares.....	800 00
Interest	872 55	Interest or dividends on prepaid	
Gross premium	249 60	or paid-up shares.....	7 15
Fines	14 40	Borrowed money	1,100 00
Transfer fees	2 00	Interest on borrowed money.....	121 50
Admission or membership fees....	10 25	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	1,200 00	rowers	16 00
Stock loans repaid.....	209 00	Salaries or other compensation of	
Money borrowed	2,350 00	officers	75 00
Taxes, insurance, etc., advanced,		Rent	12 00
repaid	16 00	Advertising, stationery, printing,	
		postage, light and fuel.....	21 75
		Premium on officers bonds.....	12 00
		Fixtures and safe.....	35 00
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	369 14
Total receipts	\$13,101 17	Total disbursements	\$13,101 17

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 78; membership at end of year, 110. Borrowing members, 25, holding 169 shares; non-borrowing members, 85, holding 525 shares.

Shares in force at beginning of fiscal year, 510; shares issued during year, 267; shares canceled (matured, none) during year, 83; shares in force at close of year, 694.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 71-100 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

INTERNATIONAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 29, 1909.

Commenced business March 22, 1909.

President, H. L. SELLNER.

Secretary, PETER M. FISHER.

Treasurer, WILLIAM R. WINANS.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$4,060 00	Due installment shareholders—	
Cash on hand	21 06	dues	\$4,894 50
Cash deposited in bank	25 95	Due installment shareholders—	
Furniture and fixtures	89 39	advance payments	101 00
Installments due and unpaid	979 00	Borrowed money	400 00
Interest and fines due and unpaid ..	121 55		
Committee fees	50 00		
Profit and loss	48 55		
Total assets	\$5,395 50	Total liabilities	\$5,395 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year	\$130 88	Loaned on mortgages	\$2,160 00
Dues on installment shares	2,725 00	Dues repaid on withdrawal	920 50
Interest	198 45	Borrowed money	1,867 25
Gross premium	43 20	Interest on borrowed money	47 88
Fines	46 08	Salaries or other compensation of officers	117 00
Money borrowed	2,267 25	Rent	56 00
Pass books	1 65	Advertising, stationery, printing, postage, light and fuel	118 87
Committee fees	15 50	Premium on officers' bonds	28 00
		Committee fees	65 50
		Cash on hand and in bank at end of year	47 01
Total receipts	\$5,428 01	Total disbursements	\$5,428 01

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 74; membership at end of year, 81. Borrowing members, 4, holding 20½ shares; non-borrowing members, 77, holding 273½ shares.

Shares in force at beginning of fiscal year, 272; shares issued during year, 118; shares canceled (matured, none) during year, 96; shares in force at close year, 294.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**INVESTMENT BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated November 26, 1909. Commenced business December 29, 1909.

President, HYMAN ROSENZOHN.

Secretary, GEORGE GRAPP.

Treasurer, ABRAHAM FEINBERG.

FINANCIAL CONDITION DECEMBER 27, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$6,250 00	Due installment shareholders—	
Cash deposited in bank.....	418 47	dues	\$6,714 00
Installments due and unpaid.....	228 00	Due installment shareholders—	
Fines due and unpaid.....	11 75	profits apportioned	189 05
		Due installment shareholders—	
		advance payments	5 00
		Surplus or undivided profits.....	17
Total assets	\$6,908 22	Total liabilities	\$6,908 22

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 27, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$7,038 00	Loaned on mortgages.....	\$6,250 00
Interest	137 50	Dues repaid on withdrawal.....	547 00
Gross premium	159 00	Salaries or other compensation of	
Fines	18 95	officers	37 50
Transfer fees	1 50	Advertising, stationery, printing,	
Admission or membership fees....	35 50	postage, light and fuel.....	114 48
		Premium on officers' bonds.....	23 00
		Cash in bank at end of year.....	418 47
Total receipts	\$7,390 45	Total disbursements	\$7,390 45

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 125. Borrowing members, 4, holding 32 shares; non-borrowing members, 121, holding 707 shares.

Shares issued during year, 835; shares canceled (matured, none) during year, 96; shares in force at close of year, 739.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 2½ per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

IRON BOUND DISTRICT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 13, 1904.

Commenced business July 21, 1904.

President, JOHN J. HILL.

Secretary, CHARLES B. DUNCAN.

Treasurer, ALEXANDER TRAUD.

FINANCIAL CONDITION JUNE 30, 1911.

Assets,	Amount.	Liabilities,	Amount.
Loans on mortgages (first liens).	\$279,750 00	Due installment shareholders—	
Loans on shares of association...	5,935 00	dues	\$200,101 50
Cash deposited in bank.....	2,057 35	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	47,945 32
closure or in settlement of debts		Due prepaid or paid-up share-	
due association	3,482 70	holders—subscriptions	17,900 00
Installments due and unpaid....	880 50	Balance payable on loans made..	2,325 00
Interest and fines due and unpaid	969 80	Borrowed money	25,000 00
Taxes, insurance, etc., advanced			
for borrowers	196 47		
Total assets	\$293,271 82	Total liabilities	\$293,271 82

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$166,435 00
year	\$2,819 87	Loaned on shares.....	2,840 00
Dues on installment shares.....	55,933 50	Dues repaid on withdrawal.....	10,786 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	323 71
up shares	14,900 00	Prepaid or paid-up shares.....	500 00
Interest	15,128 05	Interest or dividends on prepaid	
Gross premium	2,811 00	or paid-up shares.....	807 92
Fines	203 89	Borrowed money	306,000 00
Transfer fees	70 30	Interest on borrowed money....	1,286 80
Admission or membership fees...	20 75	Real estate acquired in settle-	
Mortgage loans repaid.....	97,400 00	ment of debts due association..	3,482 70
Mortgage loans canceled by fore-		Taxes (not chargeable to bor-	
closure or deed.....	3,300 00	rowers)	44 70
Stock loans repaid.....	2,790 00	Taxes, insurance, etc., for bor-	
Money borrowed	300,000 00	rowers	217 24
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	226 81	officers, \$517.00; directors, \$103,-	
		00; auditors, \$15.00; clerks,	
		\$48.00	683 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	93 75
		State examination and filing an-	
		ual report	21 00
		Burglary insurance	25 00
		Cash in bank at end of year.....	2,057 35
Total receipts	\$495,604 17	Total disbursements	\$495,604 17

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 535; membership at end of year, 599. Borrowing members, 110, holding 1,557½ shares; non-borrowing members, 489, holding 3,436½ shares.

Shares in force at beginning of fiscal year, 4,182½; shares issued during year, 1,161; shares canceled (matured, none) during year, 349½; shares in force at close of year, 4,994.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none. Foreclosures during year, none.

IRVINGTON BUILDING AND LOAN ASSOCIATION,
IRVINGTON.

Incorporated June 18, 1887.

Commenced business July, 1887.

President, HOWARD N. KNOWLES.

Secretary, GEORGE H. WOOLLEY.

Treasurer, THOMAS S. OSBORNE.

FINANCIAL CONDITION JUNE 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$348,500 00	Due installment shareholders—	
Loans on shares of association...	8,375 00	dues	\$280,255 00
Cash deposited in bank.....	316 45	Due installment shareholders—	
Furniture and fixtures.....	199 12	profits apportioned	73,705 43
Installments due and unpaid.....	1,124 00	Due installment shareholders—	
Interest and fines due and unpaid	866 71	advance payments	288 00
Taxes, insurance, etc., advanced		Balance payable on loans made..	1,223 20
for borrowers	117 27	Borrowed money	4,100 00
Foreclosure expenses	73 10	Surplus or undivided profits.....	02
Total assets	\$359,571 65	Total liabilities	\$359,571 65

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$69,869 80
year	\$333 02	Loaned on shares.....	5,435 00
Dues on installment shares.....	68,900 00	Dues repaid on withdrawal.....	21,430 00
Interest	21,306 75	Profits or interest on withdrawal.	2,425 30
Gross premium	713 35	Matured shares	25,400 00
Fines	426 35	Borrowed money	217,000 00
Mortgage loans repaid.....	48,000 00	Interest on borrowed money.....	1,037 88
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	200 00	rowers	196 60
Stock loans repaid.....	2,740 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$600.00; clerks, \$100.00..	700 00
shares	1,800 00	Rent	75 00
Real estate sold.....	1,913 29	Advertising, stationery, printing,	
Money borrowed	197,600 00	postage, light and fuel.....	217 64
Taxes, insurance, etc., advanced,		Foreclosure expenses	73 10
repaid	240 11	Interest accrued	12 90
Books	16 80	Cash in bank at end of year.....	316 45
Total receipts	\$344,189 67	Total disbursements	\$344,189 67

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 843; membership at end of year, \$96. Borrowing members, 220, holding 1,927 shares; non-borrowing members, 676, holding 3,839 shares.

Shares in force at beginning of fiscal year, 5,499; shares issued during year, 1,233; shares canceled (matured, 127) during year, 966; shares in force at close of year, 5,766.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

ITALO-AMERICAN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 28, 1910. Commenced business March 1, 1910.

President, ALLEN D. BALLENTINE.

Secretary, GERARDO MILONE.

Treasurer, EUGENIO DOTTO.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$3,000 00	Due installment shareholders—	
Loans on shares of association...	135 00	dues	\$2,770 00
Cash deposited in bank.....	670 47	Due installment shareholders—	
Stationery, books, etc.....	170 02	profits apportioned	155 49
		Due prepaid or paid-up share-	
		holders—subscriptions	1,000 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	50 00
Total assets	\$3,975 49	Total liabilities	\$3,975 49

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$3,077 00	Loaned on mortgages.....	\$3,000 00
Subscriptions on prepaid or paid-		Loaned on shares.....	135 00
up shares	1,500 00	Dues repaid on withdrawal.....	307 00
Interest	128 75	Prepaid or paid-up shares.....	500 00
Installment premiums	18 00	Interest or dividends on prepaid	
Gross premium	72 00	or paid-up shares.....	12 92
Fines	10 28	Advertising, stationery, printing,	
Admission or membership fees...	17 00	postage, light and fuel.....	197 64
		Cash in bank at end of year.....	670 47
Total receipts	\$4,823 03	Total disbursements	\$4,823 03

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured). \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 68. Borrowing members, 6, holding 31 shares; non-borrowing members, 62, holding 288 shares.

Shares issued during year, 384; shares canceled (matured, none) during year, 65; shares in force at close of year, 319.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

J. & M. BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 25, 1907. Commenced business December 17, 1907.

President, C. H. H. FISHER.

Secretary, ALBERT C. GIBBONS.

Treasurer, HENRY M. STACK.

FINANCIAL CONDITION DECEMBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$13,200 00	Due installment shareholders—	
Loans on shares of association....	235 00	dues	\$11,373 00
Cash deposited in bank.....	115 11	Due installment shareholders—	
Furniture and fixtures.....	94 60	profits apportioned	334 11
Installments due and unpaid.....	52 00	Due installment shareholders—	
Interest and fines due and unpaid	15 25	advance payments	5 00
Due for pass books.....	15	Borrowed money	1,500 00
Total assets	\$13,712 11	Total liabilities	\$13,712 11

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,800 00
year	\$4,941 66	Loaned on shares.....	100 00
Dues on installment shares.....	5,947 50	Dues repaid on withdrawal.....	1,118 00
Interest	641 40	Profits or interest on withdrawal.	7 21
Gross premium	166 00	Borrowed money	12,900 00
Fines	14 35	Interest on borrowed money.....	109 79
Stock loans repaid.....	155 00	Salaries or other compensation of	
Money borrowed	14,400 00	officers	104 00
Pass books	4 65	Advertising, stationery, printing,	
Expense	6 35	postage, light and fuel.....	22 80
Total receipts	\$26,276 91	Cash in bank at end of year.....	115 11
		Total disbursements	\$26,276 91

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 101; membership at end of year, 99. Borrowing members, 4, holding 56 shares; non-borrowing members, 95, holding 442 shares.

Shares in force at beginning of fiscal year, 407½; shares issued during year, 189½; shares canceled (matured, none) during year, 99; shares in force at close of year, 498.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

JERSEY No. 38 O. B. A. BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated March 19, 1910.

Commenced business April 21, 1910.

President, MAX HARRIS.

Secretary, SAMUEL M. RADLER.

Treasurer, A. NISENSEN.

FINANCIAL CONDITION APRIL 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$7,200 00	Due installment shareholders—	
Loans on shares of association....	100 00	dues	\$5,436 00
Cash deposited in bank.....	18 10	Due installment shareholders—	
Furniture and fixtures.....	99 50	profits apportioned	164 60
Installments due and unpaid.....	95 00	Due installment shareholders—	
Fines due and unpaid.....	8 00	advance payments	20 00
		Balance payable on loans made...	400 00
		Borrowed money	1,500 00
Total assets	\$7,520 60	Total liabilities	\$7,520 60

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$5,676 00	Loaned on mortgages.....	\$6,800 00
Interest	166 50	Loaned on shares.....	100 00
Gross premium	174 00	Dues repaid on withdrawal.....	315 00
Fines	13 90	Borrowed money	500 00
Transfer fees	2 50	Interest on borrowed money.....	25 00
Money borrowed	2,000 00	Salaries or other compensation of	
Pass books	16 95	officers	85 00
		Rent	25 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	141 75
		Premium on officers' bonds.....	40 00
		Cash in bank at end of year.....	18 10
Total receipts	\$8,049 85	Total disbursements	\$8,049 85

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 92. Borrowing members, 4, holding 48 shares; non-borrowing members, 88, holding 506 shares.

Shares issued during year, 639; shares canceled (matured, none) during year, 85; shares in force at close of year, 554.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

JUNIOR ORDER BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 11, 1896. Commenced business January 13, 1896.

President, CHARLES W. BEARDSLEY.

Secretary, JOEL SUNDSTROM.

Treasurer, FRANK L. MORTON.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$309,125 00	Due installment shareholders—	
Loans on shares of association ..	10,137 00	dues	\$212,007 00
Cash deposited in bank	208 39	Due installment shareholders—	
Furniture and fixtures	191 50	profits apportioned	45,438 40
Installments due and unpaid	1,107 50	Due installment shareholders—	
Interest, premium and fines due		advance payments	42 49
and unpaid	1,655 55	Due prepaid or paid-up sharehold-	
Taxes, insurance, etc., advanced		ers—subscriptions	55,200 00
for borrowers	262 95	Borrowed money	10,000 00
Total assets	\$322,687 89	Total liabilities	\$322,687 89

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$67,079 00
year	\$5,831 90	Loaned on shares	6,595 00
Dues on installment shares	54,242 50	Dues repaid on withdrawal	17,900 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	2,573 22
up shares	4,100 00	Prepaid or paid-up shares	12,200 00
Interest	17,016 10	Interest or dividends on prepaid	
Installment premiums	1,203 15	or paid-up shares	2,869 93
Fines	240 40	Matured shares	23,800 00
Transfer fees	14 00	Borrowed money	22,000 00
Mortgage loans repaid	33,300 00	Interest on borrowed money	502 28
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	3,400 00	rowers	281 45
Stock loans repaid	6,025 00	Salaries or other compensation	
Money borrowed	32,000 00	of officers, \$999.84; directors,	
Taxes, insurance, etc., advanced,		\$119.00; auditors, \$15.00	1,133 84
repaid	18 50	Rent	75 00
Building committee expenses	214 50	Advertising, stationery, printing,	
Withdrawals returned	63 51	postage, light and fuel	236 20
		Building committee expenses	111 00
		Premium on officers' bonds	25 00
		State examination and filing an-	
		nuual report	21 00
		Furniture and fixtures	33 25
		Protested check	25 00
		Cash in bank at end of year	208 39
Total receipts	\$157,669 56	Total disbursements	\$157,669 56

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 522; membership at end of year, 561. Borrowing
members, 95, holding 1,331½ shares; non-borrowing members, 466, holding 3,109½ shares.

Shares in force at beginning of fiscal year, 4,037½; shares issued during year, 929½; shares
canceled (matured, 119) during year, 526; shares in force at close of year, 4,441.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-50 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

KINNEY AND WEST BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 15, 1907. Commenced business November 12, 1907.

President, CONRAD DEUCHLER.

Secretary, GEORGE FEE.

Treasurer, DANIEL MUGLER.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$18,000 00	Due installment shareholders—	
Loans on shares of association ..	737 00	dues	\$14,988 00
Cash deposited in bank	2 48	Due installment shareholders—	
Furniture and fixtures	136 52	profits apportioned	1,553 47
Installments due and unpaid	65 00	Due installment shareholders—	
Interest and fines due and unpaid	10 25	advance payments	7 00
		Borrowed money	2,400 00
		Surplus or undivided profits	2 78
Total assets	\$18,951 25	Total liabilities	\$18,951 25

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$9,200 00
year	\$44 78	Loaned on shares	787 00
Dues on installment shares	7,485 80	Dues repaid on withdrawal	1,461 00
Interest	862 03	Profits or interest on withdrawal.	47 95
Gross premium	283 67	Borrowed money	4,200 00
Fines	19 10	Interest on borrowed money	198 55
Mortgage loans repaid	2,700 00	Taxes, insurance, etc., for bor-	
Stock loans repaid	395 00	rowers	6 50
Money borrowed	4,200 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	75 00
repaid	6 50	Advertising, stationery, printing,	
Pass-books	7 35	postage, light and fuel	45 75
		Cash in bank at end of year	2 48
Total receipts	\$16,004 23	Total disbursements	\$16,004 23

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured). \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 84; membership at end of year, 112. Borrowing members, 15, holding 150 shares; non-borrowing members, 97, holding 561 shares.

Shares in force at beginning of fiscal year, 529; shares issued during year, 283; shares canceled (matured, none) during year, 101; shares in force at close of year, 711.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

KNIGHTS OF PYTHIAS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 16, 1886. Commenced business April 19, 1886.

President, JAMES G. CHEATLE.

Secretary, RUDOLPH LEVI.

Treasurer, NATHAN D. B. FISH.

FINANCIAL CONDITION MARCH 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$833,090 00	Due installment shareholders—	
Loans on shares of association ..	32,400 00	dues	\$674,226 00
Cash deposited in bank	3,756 53	Due installment shareholders—	
Installments due and unpaid	765 00	profits apportioned	189,176 48
Interest due and unpaid	622 95	Due installment shareholders—	
		advance payments	188 00
		Balance payable on loans made ..	7,044 00
Total assets	\$870,634 48	Total liabilities	\$870,634 48

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$112,656 00
year	\$6,018 62	Loaned on shares	10,200 00
Dues on installment shares	139,731 50	Dues repaid on withdrawal	37,141 00
Interest	50,803 91	Profits or interest on withdrawal ..	5,673 45
Gross premium	3,982 00	Matured shares	83,700 00
Fines	625 15	Borrowed money	213,000 00
Rents	95 70	Interest on borrowed money	978 33
Mortgage loans repaid	68,330 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by ma-		chargeable to borrowers)	387 07
tured shares	1,900 00	Salaries or other compensation of	
Stock loans repaid	3,950 00	officers, \$2,100.00; directors,	
Stock loans canceled by matured		\$405.00; auditors, \$60.00; clerks,	
shares	2,930 00	\$80.00	2,645 00
Money borrowed	192,000 00	Rent	75 00
		Advertising, stationery, printing,	
		postage, light and fuel	87 95
		Premium on officers' bonds	53 55
		State League dues and expenses ..	12 00
		Filing annual report	1 00
		Cash in bank at end of year	3,756 53
Total receipts	\$470,366 88	Total disbursements	\$470,366 88

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,070; membership at end of year, 1,102. Borrowing members, 311, holding 4,673 shares; non-borrowing members, 791, holding 6,441½ shares.

Shares in force at beginning of fiscal year, 10,909½; shares issued during year, 1,504; shares canceled (matured, 418½) during year, 1,294; shares in force at close of year, 11,119½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, 15 cents per share after first year.

Foreclosures during year, 1.

LEHIGH BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 1, 1910. Commenced business February 21, 1910.

President, EDWARD W. FENGAR.

Secretary, JOHN U. UTER.

Treasurer, FRANCIS R. LAISANT.

FINANCIAL CONDITION FEBRUARY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$6,800 00	Due installment shareholders -	
Cash deposited in bank.....	97 84	dues	\$4,941 00
Furniture and fixtures.....	90 80	Balance payable on loans made..	260 00
Installments due and unpaid.....	141 00	Borrowed money	1,700 00
Interest and fines due and unpaid	56 75	Surplus or undivided profits.....	285 84
Pass-books	45		
Total assets	\$7,186 84	Total liabilities	\$7,186 84

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$5,015 00	Loaned on mortgages.....	\$6,540 00
Interest	152 11	Dues repaid on withdrawal.....	215 00
Gross premium	168 00	Borrowed money	1,950 00
Fines	6 15	Interest on borrowed money.....	29 17
Money borrowed	3,650 00	Salaries or other compensation of	
Pass-books	19 20	officers	17 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	161 45
		Cash in bank at end of year.....	97 84
Total receipts	\$9,010 46	Total disbursements	\$9,010 46

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 125. Borrowing members, 4, holding 50 shares; non-borrowing members, 121, holding 561 shares.

Shares issued during year, 651; shares canceled (matured, none) during year, 40; shares in force at close of year, 611.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

LIBERTY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 14, 1888. Commenced business January 1, 1888.

President, RICHARD BERRY.

Secretary, F. W. SULLIVAN.

Treasurer, F. L. LUFF.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$271,439 37	Due installment shareholders—	
Loans on shares of association...	6,865 00	dues	\$183,732 00
Cash deposited in bank.....	2,361 76	Due installment shareholders—	
Installments due and unpaid.....	1,822 00	profits apportioned	50,254 22
Interest and fines due and unpaid	1,630 01	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	58 64
for borrowers	40 00	Balance payable on loans made..	4,983 00
		Borrowed money	45,000 00
		Surplus or undivided profits.....	130 28
Total assets	\$284,158 14	Total liabilities	\$284,158 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$96,069 00
year	\$672 02	Loaned on shares.....	2,230 00
Dues on installment shares.....	39,489 00	Dues repaid on withdrawal.....	13,497 50
Interest	14,091 19	Profits or interest on withdrawal.	1,574 29
Gross premium	1,047 18	Matured shares	23,000 00
Fines	162 25	Interest on borrowed money.....	311 64
Mortgage loans repaid.....	32,956 91	Real estate acquired under fore-	
Mortgage loans canceled by ma-		closure or in settlement of debts	
tured shares	1,400 00	due association	318 39
Stock loans repaid.....	3,035 00	Taxes, repairs and insurance (not	
Real estate sold.....	2,400 00	chargeable to borrowers).....	130 66
Money borrowed	45,000 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	47 03
repaid	47 03	Salaries or other compensation of	
Foreclosure expenses repaid.....	308 39	officers, \$837.50; auditors, \$15.00;	
		clerks, \$18.00	870 50
		Rent	72 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	98 70
		Premium on officers' bonds.....	27 50
		Cash in bank at end of year.....	2,361 76
Total receipts	\$140,608 97	Total disbursements	\$140,608 97

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 452; membership at end of year, 476. Borrowing members, 89, holding 1,450 shares; non-borrowing members, 387, holding 2,055 shares.

Shares in force at beginning of fiscal year, 3,176; shares issued during year, 822; shares canceled (matured, 115) during year, 493; shares in force at close of year, 3,505.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent.; on stock (book) loans, 1½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

LINCOLN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 22, 1887. Commenced business January 20, 1887.

President, JOHN C. EISELE.

Secretary, JOHN HUST.

Treasurer, FRANK LAGAY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$549,650 00	Due installment shareholders—	
Loans on shares of association ..	18,218 00	dues	\$396,732 00
Cash deposited in bank	1,734 14	Due installment shareholders—	
Furniture and fixtures	300 00	profits apportioned	110,178 65
Installments due and unpaid	2,973 00	Due installment shareholders—	
Interest and fines due and unpaid ..	1,160 14	advance payments	811 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	1,534 22	holders—subscriptions	50,800 00
		Borrowed money	17,000 00
		Surplus or undivided profits	47 85
		Reserve fund	500 00
Total assets	\$575,569 50	Total liabilities	\$575,569 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$123,400 00
year	\$653 47	Loaned on shares	13,768 00
Dues on installment shares	87,604 50	Dues repaid on withdrawal	34,298 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal ..	6,817 08
up shares	25,150 00	Prepaid or paid-up shares	8,850 00
Interest	33,922 05	Interest or dividends on prepaid	
Gross premiums	2,238 00	or paid-up shares	2,373 68
Fines	294 82	Matured shares	76,200 00
Transfer fees	37 90	Borrowed money	85,000 00
Admission or membership fees ..	13 50	Interest on borrowed money	717 98
Rents	336 73	Real estate acquired under fore-	
Mortgage loans repaid	73,312 50	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	12,784 43
tured shares	2,500 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers	216 53
closure or deed	11,000 00	Salaries or other compensation of	
Stock loans repaid	14,480 00	officers, \$1,100.00; directors,	
Stock loans canceled by matured		\$377.00; auditors, \$20.00; attor-	
shares	2,670 00	ney, \$35.00	1,532 00
Real estate sold	11,047 90	Rent	50 00
Money borrowed	102,000 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel	146 09
repaid	589 56	Safe deposit box rent	12 00
		Filing annual report	1 00
		Cash in bank at end of year	1,734 14
Total receipts	\$367,900 93	Total disbursements	\$367,900 93

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 768; membership at end of year, 779. Borrowing members, 170, holding 2,822 shares; non-borrowing members, 609, holding 4,428 shares.

Shares in force at beginning of fiscal year, 7,007; shares issued during year, 1,427; shares canceled (matured, 381) during year, 1,184; shares in force at close of year, 7,250.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, 15 cents per pass-book. Withdrawal fee charged, none.

Foreclosures during year, 1.

LITTLETON BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 31, 1902. Commenced business February 9, 1903.

President, FRANCIS C. LOGEL.

Secretary, MAX BLASBERG.

Treasurer, PHILIP NIEDERMAIER.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$87,500 00	Due installment shareholders—	
Loans on shares of association ..	1,340 00	dues	\$55,005 00
Cash deposited in bank	830 94	Due installment shareholders—	
Furniture and fixtures	75 00	profits apportioned	11,230 70
Installments due and unpaid	148 50	Due installment shareholders—	
Fines due and unpaid	7 70	advance payments	6 00
		Due on shares lapsed or forfeited	10 44
		Due prepaid or paid-up share-	
		holders—subscriptions	15,400 00
		Borrowed money	8,200 00
Total assets	\$89,902 14	Total liabilities	\$89,902 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$27,200 00
year	\$33 37	Loaned on shares	995 00
Dues on installment shares	17,019 50	Dues repaid on withdrawal	4,850 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	560 41
up shares	9,000 00	Prepaid or paid-up shares	3,000 00
Interest	4,108 83	Interest or dividends on prepaid	
Gross premium	662 25	or paid-up shares	633 32
Fines	37 55	Interest on borrowed money	364 45
Transfer fees	11 25	Salaries or other compensation of	
Mortgage loans repaid	4,500 00	officers, \$360.00; directors, \$36.00	396 00
Stock loans repaid	590 00	Advertising, stationery, printing,	
Money borrowed	3,000 00	postage, light and fuel	97 73
Pass-books	15 65	Cash in bank at end of year	830 94
Total receipts	\$38,978 40	Total disbursements	\$38,978 40

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 196; membership at end of year, 234. Borrowing members, 39, holding 488½ shares; non-borrowing members, 195, holding 935 shares.

Shares in force at beginning of fiscal year, 1,160; shares issued during year, 446; shares canceled (matured, none) during year, 182½; shares in force at close of year, 1,423½.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MANHATTAN PARK BUILDING AND LOAN ASSOCIATION,
IRVINGTON.

Incorporated October 20, 1909. Commenced business December 13, 1909.

President. GEORGE H. SMALLEY.

Secretary, WILLIAM KIEHM.

Treasurer, JOSEPH A. RICE.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$2,700 00	Due installment shareholders—	
Cash deposited in bank.....	525 57	dues	\$3,465 00
Furniture and fixtures.....	92 50	Surplus or undivided profits.....	25 65
Installments due and unpaid.....	61 00		
Fines due and unpaid.....	3 05		
Entrance fee unpaid.....	25		
Stationery and printing	108 28		
Total assets	\$3,490 65	Total liabilities	\$3,490 65

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$3,629 00	Loaned on mortgages.....	\$2,700 00
Interest	76 17	Dues repaid on withdrawal.....	225 00
Installment premiums	1 35	Borrowed money	900 00
Fines	5 85	Interest on borrowed money.....	9 33
Admission or membership fees....	22 75	Salaries or other compensation of	
Money borrowed	900 00	officers	60 00
Salaries refunded	60 00	Advertising, stationery, printing,	
		postage, light and fuel.....	144 95
		Interest refunded	13 50
		Premium refunded	27
		Premium on officers' bonds.....	24 00
		Furniture	92 50
		Cash in bank at end of year.....	525 57
Total receipts	\$4,695 12	Total disbursements	\$4,695 12

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 89. Borrowing members, 1, holding 13½ shares; non-borrowing members, 88, holding 374 shares.

Shares issued during year, 419½; shares canceled (matured, none) during year, 32; shares in force at close of year, 387½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 1 per cent. per annum.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MAPLEWOOD BUILDING AND LOAN ASSOCIATION,
SOUTH ORANGE.

Incorporated April 27, 1910.

Commenced business June 13, 1910.

President, WILLIAM H. KNOX.

Secretary, ALBERT L. CONKLIN.

Treasurer, LEWIS H. PIERSON.

FINANCIAL CONDITION MAY 26, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,100 00	Due installment shareholders—	
Loans on shares of association....	75 00	dues	\$13,208 00
Cash deposited in bank.....	3,724 20	Due installment shareholders—	
Furniture and fixtures.....	114 38	profits apportioned	341 68
Installments due and unpaid.....	45 00	Due installment shareholders—	
Fines due and unpaid.....	2 10	advance payments	11 00
		Balance payable on loans made..	2,500 00
Total assets	\$16,060 68	Total liabilities	\$16,060 68

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 26, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$13,294 00	Loaned on mortgages.....	\$9,600 00
Interest	441 52	Loaned on shares.....	75 00
Gross premium	111 75	Dues repaid on withdrawal.....	120 00
Fines	25 55	Salaries or other compensation of	
Transfer fees	2 00	officers	100 00
Admission or membership fees....	68 00	Rent	50 00
Commissions	12 38	Advertising, stationery, printing,	
		postage, light and fuel.....	159 10
		Incorporation expenses	45 00
		Safe	55 30
		Freight cartage, etc.....	4 10
		Premium on officers' bonds.....	22 50
		Cash in bank at end of year.....	3,724 20
Total receipts	\$13,955 20	Total disbursements	\$13,955 20

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 135. Borrowing members, 4, holding 65 shares; non-borrowing members, 131, holding 1,151 shares.

Shares issued during year, 1,246; shares canceled (matured, none) during year, 30; shares in force at close of year, 1,216.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 4-25 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 50 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

**MECHANICS' BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated August 16, 1884.

Commenced business October, 1884.

*President, GEORGE F. LINGERMAN. . Secretary, JAMES H. HINCHCLIFF.**Treasurer, JOHN C. AHRENS.*

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$232,050 00	Due installment shareholders—	
Loans on shares of association....	7,794 00	dues	\$186,402 00
Cash deposited in bank.....	10,914 50	Due installment shareholders—	
Furniture and fixtures.....	200 00	profits apportioned	49,749 77
Installments due and unpaid.....	636 00	Due installment shareholders—	
Interest and fines due and unpaid	582 43	advance payments	95 50
Taxes, insurance, etc., advanced		Balance payable on loans made..	2,000 00
for borrowers	70 74	Borrowed money	14,000 00
		Surplus or undivided profits.....	40
Total assets	\$252,247 67	Total liabilities	\$252,247 67

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$46,154 00
year	\$3,976 09	Loaned on shares.....	1,685 00
Dues on installment shares.....	43,313 00	Dues repaid on withdrawal.....	27,470 00
Interest	14,221 97	Profits or interest on withdrawal.	5,301 96
Gross premium	995 88	Matured shares	10,800 00
Fines	207 35	Borrowed money	27,000 00
Transfer fees	5 50	Interest on borrowed money.....	848 05
Mortgage loans repaid.....	49,800 00	Salaries or other compensation	
Stock loans repaid.....	3,819 00	of officers, \$575.00; directors,	
Money borrowed	15,000 00	\$116.00; auditors, \$15.00.....	706 00
Furniture sold	4 75	Rent	120 00
Pass books	12 90	Advertising, stationery, printing,	
Fire insurance collected.....	562 00	postage, light and fuel.....	185 43
		Adding machine	171 50
		Fire insurance collected.....	562 00
		Cash in bank at end of year.....	10,914 50
Total receipts	\$131,918 44	Total disbursements	\$131,918 44

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 543; membership at end of year, 561. Borrowing members, 125, holding 1,354 shares; non-borrowing members, 436, holding 2,163 shares.

Shares in force at beginning of fiscal year, 3,526; shares issued during year, 586; shares canceled (matured, 54) during year, 595; shares in force at close of year, 3,517.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MERCER BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 11, 1890. Commenced business December 9, 1890.

President, CHARLES BUCKREUS.

Secretary, FREDERICK WESTPHAL.

Treasurer, FRED. W. BUECK.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$304,650 00	Due installment shareholders—	
Loans on shares of association	9,667 00	dues	\$225,684 00
Cash deposited in bank	1,038 99	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	56,753 53
closure or in settlement of debts		Due installment shareholders—	
due association	300 00	advance payments	28 00
Furniture and fixtures	160 00	Borrowed money	34,750 00
Installments due and unpaid	133 00	Surplus or undivided profits	14 77
Interest and fines due and unpaid	73 43		
Taxes, insurance, etc., advanced			
for borrowers	1,207 88		
Total assets	\$317,230 30	Total liabilities	\$317,230 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$37,800 00
year	\$285 31	Loaned on shares	3,857 00
Dues on installment shares	46,276 00	Dues repaid on withdrawal	19,888 00
Interest	16,210 12	Profits or interest on withdrawal.	3,898 46
Gross premium	850 44	Matured shares	21,000 00
Fines	183 49	Borrowed money	139,870 00
Transfer fees	6 25	Interest on borrowed money	2,638 17
Mortgage loans repaid	33,250 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by ma-		chargeable to borrowers)	3 96
tured shares	5,000 00	Taxes, insurance, etc., for bor-	
Stock loans repaid	3,068 00	rowers	93 95
Money borrowed	126,145 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$361.00; directors, \$183.-	
repaid	9 50	00; auditors, \$15.00	1,059 00
Pass-books	8 10	Rent	24 00
Total receipts	\$231,292 21	Advertising, stationery, printing,	
		postage, light and fuel	100 68
		State examination	20 00
		Cash in bank at end of year	1,038 99
		Total disbursements	\$231,292 21

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 483; membership at end of year, 476. Borrowing members, 118, holding 1,776 shares; non-borrowing members, 358, holding 1,970 shares.

Shares in force at beginning of fiscal year, 3,763; shares issued during year, 456; shares canceled (matured, 105) during year, 473; shares in force at close of year, 3,746.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MERCHANTS' BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 11, 1903.

Commenced business June 16, 1903.

*President, JOSEPH FISCH.**Secretary, G. J. KEMPE.**Treasurer, LOUIS LEWIS.*

FINANCIAL CONDITION JUNE 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$465,400 00	Due installment shareholders—	
Loans on shares of association...	3,340 00	dues	\$298,981 50
Cash deposited in bank.....	2,821 60	Due installment shareholders—	
Furniture and fixtures.....	235 00	profits apportioned	73,065 14
Installments due and unpaid.....	1,175 00	Due installment shareholders—	
Interest and fines due and unpaid	995 46	advance payments	250 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	669 64	holders—subscriptions	43,800 00
Interest accrued	59 94	Borrowed money	58,600 00
Total assets	\$474,696 64	Total liabilities	\$474,696 64

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$159,890 00
year	\$347 42	Loaned on shares.....	2,370 00
Dues on installment shares.....	67,486 50	Dues repaid on withdrawal.....	31,236 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	3,881 52
up shares	23,400 00	Prepaid or paid-up shares.....	8,000 00
Interest	25,834 90	Interest or dividends on prepaid	
Gross premium	2,296 25	or paid-up shares.....	1,850 11
Transfer fees	94 79	Borrowed money	292,600 00
Mortgage loans repaid.....	95,900 00	Interest on borrowed money.....	3,689 68
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	2,000 00	chargeable to borrowers).....	335 23
Stock loans repaid.....	2,220 00	Taxes, insurance, etc., for bor-	
Money borrowed	288,800 00	rowers	812 73
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	693 41	officers, \$1,250.00; directors,	
Books	55	\$345.00; auditors, \$30.00; clerks,	
Expense account	312 10	\$150.00	1,775 00
Profit and loss.....	268 80	Rent	50 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	442 35
		Cash in bank at end of year.....	2,821 60
Total receipts	\$509,754 72	Total disbursements	\$509,754 72

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured). \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 376; membership at end of year, 373. Borrowing members, 116, holding 4,798 shares; non-borrowing members, 257, holding 6,461 shares.

Shares in force at beginning of fiscal year, 11,128; shares issued during year, 1,596; shares canceled (matured, none) during year, 1,465; shares in force at close of year, 11,259.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

MERCHANTS' AND MECHANICS' BUILDING AND LOAN
ASSOCIATION,
BLOOMFIELD.

Incorporated April 4, 1910.

Commenced business March 20, 1910.

President, W. W. KEYLER.

Secretary, FRANK L. FISHER.

Treasurer, FRANK B. DAILEY.

FINANCIAL CONDITION MARCH 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$16,550 00	Due installment shareholders—	
Cash deposited in bank	2,231 01	dues	\$13,347 00
Furniture and fixtures	110 22	Due installment shareholders—	
Installments due and unpaid	40 50	profits apportioned	594 71
Fines due and unpaid	2 20	Due installment shareholders—	
		advance payments	169 75
		Due prepaid or paid-up share-	
		holders—subscriptions	1,600 00
		Balance payable on loans made ..	1,200 00
		Borrowed money	2,000 00
		Interest accrued on borrowed	
		money	20 27
		Fines accrued	2 20
Total assets	\$18,933 93	Total liabilities	\$18,933 93

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$13,822 25	Loaned on mortgages	\$18,160 00
Subscriptions or prepaid or paid-		Dues repaid on withdrawal	346 00
up shares	1,600 00	Interest or dividends on prepaid	
Interest	462 50	or paid-up shares	26 84
Gross premium	430 88	Borrowed money	3,500 00
Fines	32 60	Interest on borrowed money	41 71
Transfer fees	8 50	Rent	110 00
Mortgage loans repaid	2,810 00	Advertising, stationery, printing,	
Money borrowed	5,500 00	postage, light and fuel	126 95
Inspection fees	48 00	Furniture, fixtures, etc.	110 22
		Premium on officers' bonds	44 00
		Inspection fees	18 00
		Cash in bank at end of year	2,231 01
Total receipts	\$24,714 73	Total disbursements	\$24,714 73

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 163. Borrowing members, 6, holding 82¾ shares; non-borrowing members, 162, holding 1,109½ shares.

Shares issued during year, 1,296¼; shares canceled (matured, none) during year, 104; shares in force at close of year, 1,192¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 2¾ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

METROPOLITAN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 19, 1894.

Commenced business October, 1894.

President, ROBERT M. PETTY.

Secretary, FREDERICK W. SNOVER.

Treasurer, FREDERICK W. SNOVER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$95,550 00	Due installment shareholders—	
Loans on mortgages (other than		dues	\$76,023 16
first liens	14,800 00	Due installment shareholders—	
Loans on shares of association....	5,967 52	profits apportioned	51,865 93
Cash on hand.....	127 78	Due installment shareholders—	
Cash deposited in bank.....	6,452 08	advance payments	670 65
Real estate acquired under fore-		Due on shares lapsed or forfeited.	1,966 09
closure or in settlement of debts		Due prepaid or paid-up share-	
due association	17,765 11	holders—subscriptions	1,309 00
Real estate sold under contract..	7,781 34	Due prepaid or paid-up share-	
Furniture and fixtures.....	400 00	holders—profits accrued or ap-	
Installments due and unpaid.....	2,235 96	portioned	155 22
Interest, premium and fines due		Balance payable on loans made..	6,550 00
and unpaid	1,755 53	Mortgages assumed for borrowers	8,100 00
Taxes, insurance, etc., advanced		Mortgages on real estate owned...	5,300 00
for borrowers	120 26	Interest accrued on mortgages...	395 99
Rents due	18 00	Surplus or undivided profits.....	500 00
		Special deposit	137 54
Total assets	\$152,973 58	Total liabilities	\$152,973 58

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$2,514 48	Loaned on mortgages.....	\$21,550 00
Dues on installment shares.....	13,636 45	Loaned on shares.....	1,971 50
Interest	9,246 45	Dues repaid on withdrawal.....	12,738 87
Installment premiums	4,040 88	Profits or interest on withdrawal.	1,782 30
Fines	860 74	Interest or dividends on prepaid or paid-up shares.....	66 00
Admission or membership fees....	1,288 50	On shares lapsed or forfeited....	69 33
Rents	1,417 39	Matured shares	200 00
Mortgage loans repaid.....	26,850 00	Borrowed money	5,800 00
Mortgage loans canceled by foreclosure or deed.....	10,000 00	Interest on borrowed money.....	261 00
Stock loans repaid.....	1,663 20	Mortgages assumed and on real estate owned	4,500 00
Real estate sold—contract.....	970 12	Interest on mortgages.....	918 48
Taxes, insurance, etc., advanced, repaid	838 89	Real estate acquired under foreclosure or in settlement of debts due association	12,475 75
Life insurance premium.....	25 00	Other real estate	332 66
Lapsed shares	169 70	Taxes, repairs and insurance (not chargeable to borrowers).....	225 51
Clearing account	70 96	Taxes, insurance, etc., for borrowers and on real estate sold under contract	498 81
		Salaries or other compensation of officers, \$1,809.15; directors, \$73.40; auditors, \$5.15.....	1,887 70
		Commissions, fees or other compensation of officers and directors of branches.....	423 94
		Commissions, fees or other compensation of agents or solicitors	78 00
		Rent	24 00
		Advertising, stationery, printing, postage, light and fuel.....	115 92
		Legal expenses	42 75
		Life insurance premium.....	20 79
		Interest on advance payments....	5 74
		Current expenses	23 97
		Clearing account	70 96
		Members prior to Feb. 1, 1903, credited with sale of real estate	928 92
		Cash on hand and in bank at end of year	6,579 86
Total receipts	\$73,592 76	Total disbursements	\$73,592 76

Description, State. Plan, serial; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 25 and 50 cents, payable monthly.

Membership at beginning of fiscal year, 579; membership at end of year, 523. Borrowing members, 123, holding 2,651 shares; non-borrowing members, 395, holding 2,297 shares.

Shares in force at beginning of fiscal year, 5,260; shares issued during year, 534; shares canceled (matured, 2) during year, 346; shares in force at close of year, 4,948.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, \$1.50 per share. Withdrawal fee charged, \$1.00 per share on shares issued prior to March 24, 1899.

Foreclosures during year, 3.

MILBURN BUILDING AND LOAN ASSOCIATION,

MILBURN.

Incorporated August 10, 1907.

Commenced business August 16, 1907.

*President, WILLIAM HILL.**Secretary, CLIFFORD WILLIS.**Treasurer, JOHN B. BUNNELL.*

FINANCIAL CONDITON JULY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$82,000 00	Due installment shareholders—	
Loans on shares of association....	400 00	dues	\$53,004 00
Cash deposited in bank.....	87 13	Due installment shareholders—	
Furniture and fixtures.....	48 50	profits apportioned	9,196 98
Installments due and unpaid.....	77 00	Due installment shareholders—	
Interest and fines due and unpaid	15 60	advance payments	584 00
Admission fees due and unpaid...	50	Balance payable on loans made...	12,143 75
		Borrowed money	7,700 00
Total assets	\$82,628 73	Total liabilities	\$82,628 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$27,892 82
year	\$82 25	Loaned on shares.....	200 00
Dues on installment shares.....	24,114 00	Dues repaid on withdrawal.....	648 20
Interest	3,872 37	Profits or interest on withdrawal.	8 82
Gross premium	1,456 00	Borrowed money	108,700 00
Fines	49 10	Interest on borrowed money.....	517 32
Admission or membership fees...	27 50	Salaries or other compensation of	
Mortgage loans repaid.....	2,643 87	officers	221 73
Money borrowed	106,150 00	Advertising, stationery, printing,	
Insurance premiums	36 77	postage, light and fuel.....	117 98
Certificates	1 50	Premium on officers' bonds.....	10 50
Profits forfeited	7 14	State examination and filing an-	
		ual report	21 00
		Safe deposit box rent.....	15 00
		Cash in bank at end of year.....	87 13
Total receipts	\$138,440 50	Total disbursements	\$138,440 50

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 205; membership at end of year, 296. Borrowing members, 30, holding 446 shares; non-borrowing members, 266, holding 1,794 shares.

Shares in force at beginning of fiscal year, 1,494; shares issued during year, 820; shares canceled (matured, none) during year, 74; shares in force at close of year, 2,240.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 4 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per book. Withdrawal fee charged, none.

Foreclosures during year, none.

MODERN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 11, 1892.

Commenced business May 12, 1892.

President, HENRY J. BLOEMECKE.

Secretary, JOHN M. MENZEL.

Treasurer, JACOB RAU, JR.

FINANCIAL CONDITION MAY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$213,550 00	Due installment shareholders—dues	\$141,651 00
Loans on shares of association....	8,160 00	Due installment shareholders—profits apportioned	33,925 51
Cash on hand.....	5 75	Due installment shareholders—advance payments	218 00
Cash deposited in bank.....	678 99	Due on shares lapsed or forfeited	4 20
Furniture and fixtures.....	200 00	Due prepaid or paid-up shareholders—subscriptions	39,250 00
Installments due and unpaid.....	803 00	Borrowed money	9,000 00
Interest and fines due and unpaid ..	802 59	Surplus or undivided profits.....	121 62
		Overpayments	30 00
Total assets	\$224,200 33	Total liabilities	\$224,200 33

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,936 96	Loaned on mortgages.....	\$31,620 00
Dues on installment shares.....	32,573 75	Loaned on shares.....	4,150 00
Subscriptions on prepaid or paid-up shares	27,050 00	Dues repaid on withdrawal.....	21,056 00
Interest	12,993 34	Profits or interest on withdrawal	2,779 36
Gross premium	641 00	Prepaid or paid-up shares.....	9,800 00
Fines	179 61	Interest or dividends on prepaid or paid-up shares.....	1,417 35
Mortgages loans repaid.....	33,100 00	Matured shares	44,700 00
Mortgage loans canceled by matured shares	15,400 00	Borrowed money	240,800 00
Mortgage loans canceled by foreclosure or deed.....	3,500 00	Interest on borrowed money.....	958 89
Stock loans repaid.....	3,710 00	Salaries or other compensation of officers, \$550.00; counsel, \$29.00; directors, \$68.00; auditors, \$10.00; clerks, \$24.00.....	681 00
Stock loans canceled by matured shares	1,800 00	Rent	50 00
Money borrowed	225,800 00	Advertising, stationery, printing, postage, light and fuel.....	45 35
Taxes, insurance, etc., advanced, repaid	95 63	Filing annual report.....	1 00
Premium on officer's bond refunded	7 20	Premium on officers' bonds and burglary insurance	78 00
Sundry accounts	34 20	Cash on hand and in bank at end of year	684 74
Total receipts	\$358,821 69	Total disbursements	\$358,821 69

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 367; membership at end of year, 333. Borrowing members, 80, holding 1,205 shares; non-borrowing members, 253, holding 1,351½ shares.

Shares in force at beginning of fiscal year, 2,765; shares issued during year, 447½; shares canceled (matured, 223½) during year, 656; shares in force at close of year, 2,556½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

MODERN WOODMEN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated September 5, 1905. Commenced business January 15, 1907.

President, FRANK CHAMPLIN. Secretary, WILLIAM J. WAKEFIELD, JR.

Treasurer, WILLIAM COOPER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$26,700 00	Due installment shareholders—	
Loans on shares of association...	859 50	dues	\$18,600 00
Cash deposited in bank.....	95 13	Due installment shareholders—	
Furniture and fixtures.....	93 12	profits apportioned	2,167 15
Installments due and unpaid....	179 00	Due installment shareholders—	
Interest and fines due and unpaid	37 40	advance payments	1,997 00
		Borrowed money	5,200 00
Total assets	\$27,964 15	Total liabilities	\$27,964 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,600 00
year	\$146 49	Loaned on shares.....	999 50
Dues on installment shares.....	19,100 51	Dues repaid on withdrawal.....	10,115 51
Interest	1,396 39	Profits or interest on withdrawal.	48 02
Gross premium	312 47	Borrowed money	3,500 00
Fines	29 11	Interest on borrowed money.....	258 39
Mortgage loans repaid.....	1,200 00	Salaries or other compensation of	
Stock loans repaid.....	590 00	officers	225 00
Money borrowed	4,200 00	Rent	30 00
Pass-books	11 25	Advertising, stationery, printing,	
		postage, light and fuel.....	48 50
Total receipts	\$26,986 22	Return premium	3 00
		Safe, etc.	47 17
		Premium on officers' bonds.....	16 00
		Cash in bank at end of year.....	95 13
		Total disbursements	\$26,986 22

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 109; membership at end of year, 137. Borrowing members, 11, holding 135½ shares; non-borrowing members, 126, holding 655 shares.

Shares in force at beginning of fiscal year, 574½; shares issued during year, 346; shares canceled (matured, none) during year, 130; shares in force at close of year, 790½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MONTCLAIR BUILDING AND LOAN ASSOCIATION,
MONTCLAIR.

Incorporated January 9, 1886.

Commenced business February 1, 1886.

President, HARRY M. COLE.

Secretary, C. ALEXANDER COOK.

Treasurer, WILLIAM W. AMES.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$649,928 16	Due installment shareholders—	
Loans on shares of association...	16,875 00	dues	\$558,342 00
Cash deposited in bank.....	21,232 17	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	125,957 35
closure or in settlement of debts		Due installment shareholders—	
due association	12,000 00	advance payments	580 63
Furniture and fixtures.....	274 54	Balance payable on loans made..	17 50
Installments due and unpaid.....	5,167 00	Borrowed money	17,316 53
Interest, premium and fines due		Surplus or undivided profits.....	4,367 62
and unpaid	1,188 21	Suspense account	83 45
Total assets	\$706,665 08	Total Liabilities	\$706,665 08

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$74,005 80
year	\$5,852 94	Loaned on shares.....	13,450 00
Dues on installment shares.....	120,412 00	Dues repaid on withdrawal.....	62,095 00
Interest	33,817 47	Profits or interest on withdrawal.	11,666 26
Gross premium	2,298 00	Prepaid or paid-up shares.....	13,139 53
Fines	726 90	Interest or dividends on prepaid	
Mortgage loans repaid.....	50,092 45	or paid-up shares.....	983 16
Mortgage loans canceled by ma-		Matured shares	55,600 00
tured shares	15,600 00	Borrowed money	43,360 72
Mortgage loans canceled by fore-		Interest on borrowed money.....	726 95
closure or deed.....	950 00	Taxes, repairs and insurance (not	
Stock loans repaid.....	8,475 00	chargeable to borrowers).....	48 83
Stock loans canceled by matured		Salaries or other compensation of	
shares	45 00	officers, \$1,900.00; auditors,	
Money borrowed	60,677 25	\$225.00; committee, \$169.00.....	2,294 00
Premium on new shares.....	14 75	Rent	260 00
Suspense account	361 85	Advertising, stationery, printing,	
		postage, light and fuel.....	167 19
		Suspense account	274 00
		State examination	20 00
		Cash in bank at end of year.....	21,232 17
Total receipts	\$299,323 61	Total disbursements	\$299,323 61

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured) \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 936; membership at end of year, 1,004. Borrowing members, 262, holding 3,621 shares; non-borrowing members, 742, holding 5,987 shares.

Shares in force at beginning of fiscal year, 9,659; shares issued during year, 1,504; shares canceled (matured, 278) during year, 1,555; shares in force at close of year, 9,608.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3% per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

MONTEFIORE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 22, 1902.

Commenced business May 20, 1902.

*President, CHARLES LOEBEL.**Secretary, GABRIEL J. KEMPE.**Treasurer, I. J. RACHLIN.*

FINANCIAL CONDITION MAY 1, 1911.

Assets,	Amount.	Liabilities,	Amount.
Loans on mortgages (first liens) ..	\$127,400 00	Due installment shareholders—	
Loans on shares of association ..	17,455 00	dues	\$100,730 00
Cash deposited in bank	726 88	Due installment shareholders—	
Installments due and unpaid	307 00	profits apportioned	25,956 17
Interest and fines due and unpaid	215 08	Borrowed money	19,635 00
Taxes, insurance, etc., advanced			
for borrowers	217 21		
Total assets	\$146,321 17	Total liabilities	\$146,321 17

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 1, 1911.

Receipts,	Amount.	Disbursements,	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$31,000 00
year	\$158 84	Loaned on shares	6,125 00
Dues on installment shares	25,623 00	Dues repaid on withdrawal	6,003 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	277 00
up shares	4,000 00	Prepaid or paid-up shares	4,000 00
Interest	7,832 87	Borrowed money	80,900 00
Gross premium	811 25	Interest on borrowed money	1,060 79
Fines	29 07	Taxes, insurance, etc., for bor-	
Transfer fees	2 60	rowers	160 46
Mortgage loans repaid	13,200 00	Salaries or other compensation of	
Stock loans repaid	850 00	officers, \$450.00; directors,	
Money borrowed	78,535 00	\$122.00; auditors, \$6.00	578 00
Taxes, insurance, etc., advanced,		Rent	25 00
repaid	5 00	Advertising, stationery, printing,	
Books	9 75	postage, light and fuel	201 25
		Cash in bank at end of year	726 88
Total receipts	\$131,057 38	Total disbursements	\$131,057 38

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 243; membership at end of year, 270. Borrowing members, 97, holding 1,042 shares; non-borrowing members, 173, holding 1,138 shares.

Shares in force at beginning of fiscal year, 1,962; shares issued during year, 483; shares canceled (matured, none) during year, 265; shares in force at close of year, 2,180.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MT. PROSPECT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 20, 1908. Commenced business November 19, 1908.

President, EDWARD KOHN.

Secretary, SAMUEL S. DILLENBERG.

Treasurer, EDWARD J. MAIER.

FINANCIAL CONDITION OCTOBER 15, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$32,900 00	Due installment shareholders—	
Cash deposited in bank.....	6 88	dues	\$20,794 00
Furniture and fixtures.....	200 00	Due installment shareholders—	
Installments due and unpaid.....	71 00	advance payments	40 00
Interest, premium and fines due		Due prepaid or paid-up share-	
and unpaid	192 91	holders—subscriptions	4,600 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	23 85
		Balance payable on loans made...	1,850 00
		Borrowed money	4,100 00
		Interest accrued on borrowed	
		money	79 89
		Surplus or undivided profits.....	1,883 05
Total assets	\$33,370 79	Total liabilities	\$33,370 79

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 15, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$20,300 00
year	\$775 82	Dues repaid on withdrawal.....	680 00
Dues on installment shares.....	15,029 00	Prepaid or paid-up shares.....	3,300 00
Subscriptions on prepaid or paid-		Interest or dividends on prepaid	
up shares	4,200 00	or paid-up shares.....	207 57
Interest	1,241 34	Borrowed money	5,100 00
Gross premium	516 50	Interest on borrowed money.....	114 59
Fines	38 06	Salaries or other compensation of	
Money borrowed	8,200 00	officers	74 00
		Rent	36 00
		Furniture and fixtures.....	135 00
		Sundry expenses	46 68
		Cash in bank at end of year.....	6 88
Total receipts	\$30,000 72	Total disbursements	\$30,000 72

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 93; membership at end of year, 192. Borrowing members, 11 holding 164½ shares; non-borrowing members, 181, holding 1,230 shares.

Shares in force at beginning of fiscal year, 642½; shares issued during year, 858; shares canceled (matured, none) during year, 106; shares in force at close of year, 1,394½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MUNICIPAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated August 15, 1908. Commenced business October 12, 1908.

President, EMIL VOLLIVEILER.

Secretary, JOHN A. SCHNOER.

Treasurer, N. P. VANDERHOOF.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$11,750 00	Due installment shareholders—	
Cash deposited in bank.....	488 89	dues	\$8,348 25
Furniture and fixtures.....	39 71	Due installment shareholders—	
Installments due and unpaid.....	5 00	profits apportioned	713 84
Interest, premium and fines due		Due installment shareholders—	
and unpaid	143 50	advance payments	10 00
Transfer fee	35	Balance payable on loans made...	3,350 00
		Surplus or undivided profits.....	5 36
Total assets	\$12,427 45	Total liabilities	\$12,427 45

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,450 00
year	\$163 54	Dues repaid on withdrawal.....	100 00
Dues on installment shares.....	5,139 00	Borrowed money	2,800 00
Interest	387 15	Interest on borrowed money.....	20 07
Gross premium	96 00	Salaries or other compensation of	
Fines	12 57	officers	15 00
Transfer fees	3 05	Rent	12 00
Admission or membership fees...	4 75	Advertising, stationery, printing,	
Money borrowed	2,100 00	postage, light and fuel.....	14 10
		Filing annual report.....	1 00
		Premium on officers' bonds.....	5 00
		Cash in bank at end of year.....	488 89
Total receipts	\$7,906 06	Total disbursements	\$7,906 06

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 66; membership at end of year, 82. Borrowing members, 7, holding 58% shares; non-borrowing members, 75, holding 397 shares.

Shares in force at beginning of fiscal year, 361%; shares issued during year, 114; shares canceled (matured, none) during year, 20; shares in force at close of year, 455%.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MUTUAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 8, 1869.

Commenced business February, 1869.

President, CHARLES DUFFY.

Secretary, JAMES A. BERRY.

Treasurer, JOHN JACKSON.

FINANCIAL CONDITION OCTOBER 19, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$993,100 00	Due installment shareholders—	
Loans on shares of association....	18,225 00	dues	\$802,818 00
Cash deposited in bank.....	10,065 94	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	230,221 81
closure or in settlement of debts		Due installment shareholders—	
due association	6,966 23	advance payments	308 00
Furniture and fixtures.....	535 00	Due on shares lapsed or forfeited.	25 50
Installments due and unpaid.....	7,237 00	Balance payable on loans made...	10,281 14
Interest, premium and fines due		Loan unadjusted	771 85
and unpaid	7,469 16		
Taxes, insurance, etc., advanced			
for borrowers	827 97		
Total assets	\$1,044,426 30	Total liabilities	\$1,044,426 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 19, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$270,318 86
year	\$43,431 58	Loaned on shares.....	7,250 00
Dues on installment shares.....	171,994 75	Dues repaid on withdrawal.....	76,382 00
Interest	59,445 90	Profits or interest on withdrawal.	13,457 76
Gross premium	7,182 49	Matured shares	144,000 00
Fines	923 29	Borrowed money	15,000 00
Transfer fees	67 00	Interest on borrowed money.....	14 58
Admission or membership fees....	299 10	Real estate acquired under fore-	
Rents	55 00	closure or in settlement of debts	
Mortgage loans repaid.....	218,200 00	due association	9,735 09
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	13,400 00	rowers	293 37
Mortgage loans canceled by fore-		Salaries or other compensation	
closure or deed.....	9,000 00	of officers, \$2,940.00; directors,	
Stock loans repaid.....	3,925 00	\$240.00; auditors, \$30.00.....	3,210 00
Stock loans canceled by matured		Rent	54 00
shares	3,150 00	Advertising, stationery, printing,	
Real estate sold.....	2,500 00	postage, light and fuel.....	78 70
Money borrowed	15,000 00	State examination and filing an-	
Taxes, insurance, etc., advanced,		nual report	21 00
repaid	296 25	Cash in bank at end of year.....	10,065 94
Lapsed shares	15 00		
Bills receivable	224 09		
Unadjusted loans	771 85		
Total receipts	\$549,881 30	Total disbursements	\$549,881 30

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,503; membership at end of year, 1,645. Borrowing members, 344, holding 5,642 shares; non-borrowing members, 1,301, holding 8,807 shares.

Shares in force at beginning of fiscal year, 14,030; shares issued during year, 2,994; shares canceled (matured, 720) during year, 2,575; shares in force at close of year, 14,449.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 2.

MUTUAL LAND AND HOME COMPANY,
NEWARK.

Incorporated January 26, 1892.

Commenced business January, 1892.

President, AUGUST H. TRIMPI.

Secretary, CHARLES F. MANNING.

Treasurer, WILLIAM W. TRIMPI.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on shares of association...	\$2,800 00	Due installment shareholders—	
Cash deposited in bank.....	825 76	dues	\$32,267 00
Real estate purchased.....	35,000 00	Due installment shareholders—	
Furniture and fixtures.....	5 00	advance payments	186 00
Installments due and unpaid.....	19 00	Mortgages on real estate owned.	8,450 00
Interest and fines due and unpaid	130 44	Surplus or undivided profits.....	2,797 20
Rent in arrears	90 00		
Water rent in arrears.....	15 00		
Building loan shares.....	4,815 00		
Total assets	\$43,700 20	Total liabilities	\$43,700 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on shares.....	\$500 00
year	\$1,870 02	Mortgage assumed and on real	
Dues on installment shares.....	902 00	estate owned	540 00
Interest	235 07	Interest on mortgages.....	507 00
Rents	144 00	Taxes, repairs and insurance (not	
		chargeable to borrowers).....	698 58
		Salaries or other compensation of	
		officers	52 00
		State examination and filing an-	
		ual report	21 00
		Water rent	6 75
		Cash in bank at end of year.....	825 76
Total receipts	\$3,151 09	Total disbursements	\$3,151 09

Description, local. Plan, permanent; premium plan, none. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 11; membership at end of year, 10. Borrowing members, 4, holding 7 shares; non-borrowing members, 6, holding 34 shares.

Shares in force at beginning and at close of fiscal year, 41.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

NEWARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 25, 1883.

Commenced business June 11, 1883.

President, FRANK D. ABER.

Secretary, GEORGE W. FREY.

Treasurer, LOUIS LEWIS.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$260,800 00	Due installment shareholders—	
Loans on shares of association...	29,356 00	dues	\$179,598 00
Cash deposited in bank.....	393 96	Due installment shareholders—	
Installments due and unpaid.....	275 00	profits apportioned	52,901 60
Interest and fines due and unpaid	306 90	Due prepaid or paid-up share-	
Taxes, insurance, etc., advanced		holders—subscriptions	45,000 00
for borrowers	336 19	Borrowed money	14,000 00
Interest accrued	31 55		
Total assets	\$291,499 60	Total liabilities	\$291,499 60

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$47,100 00
year	\$217 24	Loaned on shares.....	21,716 00
Dues on installment shares.....	36,075 00	Dues repaid on withdrawal.....	7,072 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,080 52
up shares	8,900 00	Interest or dividends on prepaid	
Interest	16,494 55	or paid-up shares.....	1,950 47
Gross premium	1,104 72	Matured shares	17,200 00
Fines	224 56	Borrowed money	64,200 00
Mortgage loans repaid.....	28,300 00	Interest on borrowed money.....	892 29
Mortgage loans canceled by ma-		Taxes (not chargeable to borrow-	
tured shares	5,300 00	ers)	200 33
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed.....	3,200 00	rowers	100 55
Stock loans repaid.....	456 00	Salaries or other compensation of	
Money borrowed	63,200 00	officers, \$1,136.00; directors,	
Taxes, insurance, etc., advanced,		\$405.00; auditors, \$20.00; clerks,	
repaid	78 45	\$4.00	1,565 00
		Rent	50 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	28 40
		Filing annual report.....	1 00
		Cash in bank at end of year.....	393 96
Total receipts	\$163,550 52	Total disbursements	\$163,550 52

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 233; membership at end of year, 247. Borrowing members, 86, holding 1,685 shares; non-borrowing members, 161, holding 1,587 shares.

Shares in force at beginning of fiscal year, 3,002½; shares issued during year, 513½; shares canceled (matured, 86) during year, 244; shares in force at close of year, 3,272.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 43-100 per cent.; on stock (book) loans, 1 49-50 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

NEWARK GERMAN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 29, 1881.

Commenced business June 15, 1881.

*President, F. L. FEIND.**Secretary, C. C. LIENAU.**Treasurer, RUDOLPH BAVINK.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$293,300 00	Due installment shareholders—	
Loans on shares of association ..	8,405 00	dues	\$218,346 00
Cash deposited in bank	3,468 96	Due installment shareholders—	
Furniture and fixtures	220 23	profits apportioned	56,615 47
Installments due and unpaid	201 00	Due installment shareholders—	
Interest and fines due and unpaid	213 60	advance payments	150 00
Taxes, insurance, etc., advanced		Borrowed money	31,411 25
for borrowers	719 61	Interest accrued on borrowed	
Interest accrued	76 06	money	86 62
		Surplus or undivided profits	12
Total assets	\$306,609 46	Total liabilities	\$306,609 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$66,400 00
year	\$7,143 27	Loaned on shares	2,960 00
Dues on installment shares	45,167 00	Dues repaid on withdrawal	9,835 00
Interest	17,311 63	Profits or interest on withdrawal.	2,017 75
Gross premium	1,339 77	Matured shares	31,193 75
Fines	153 56	Borrowed money	19,300 00
Transfer fees	1 00	Interest on borrowed money	1,542 81
Admission or membership fees	11 50	Taxes, insurance, etc., for bor-	
Mortgage loans repaid	20,800 00	rowers	677 50
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	3,000 00	officers, \$500.00; directors, \$115.-	
Stock loans repaid	1,565 00	00; auditors, \$9.00; clerks, \$24.00;	
Stock loans canceled by matured		other office employees, \$30.00	978 00
shares	1,900 00	Rent	24 00
Money borrowed	39,706 25	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel	43 00
repaid	532 22	Premium on officers' bonds	45 00
		Filing annual report	1 00
		Foreclosure costs	144 43
		Cash in bank at end of year	3,468 96
Total receipts	\$138,631 20	Total disbursements	\$138,631 20

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 386; membership at end of year, 393. Borrowing members, 95, holding 1,557 shares; non-borrowing members, 298, holding 2,192 shares.

Shares in force at beginning of fiscal year, 3,501; shares issued during year, 634; shares canceled (matured, 155) during year, 386; shares in force at close of year, 3,749.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

NEWARK MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 24, 1904. Commenced business January 3, 1905.

President, CLARENCE A. LEONARD.

Secretary, HERBERT R. CRANE.

Treasurer, ERNEST C. STREMPLE.

FINANCIAL CONDITION DECEMBER 15, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$138,410 00	Due installment shareholders—	
Loans on shares of association....	4,997 21	dues	\$110,469 00
Cash deposited in bank.....	2,009 83	Due installment shareholders—	
Installments due and unpaid.....	384 00	profits apportioned	18,340 76
Interest, premium and fines due		Due installment shareholders—	
and unpaid	320 14	advance payments	153 10
Interest and premium accrued....	546 60	Balance payable on loans made...	2,800 00
Unearned discount	58 21	Borrowed money	15,000 00
Personal property	36 87		
Total assets	\$146,762 86	Total liabilities	\$146,762 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 15, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$51,150 00
year	\$1,715 18	Loaned on shares.....	2,278 61
Dues on installment shares.....	30,390 00	Dues repaid on withdrawal.....	8,780 00
Interest	6,397 97	Profits or interest on withdrawal.	444 99
Installment premiums	317 81	Borrowed money	7,000 00
Fines	89 59	Interest on borrowed money.....	209 93
Transfer fees	6 00	Salaries or other compensation of	
Admission or membership fees...	81 80	officers	550 00
Mortgage loans repaid.....	10,350 00	Rent	36 00
Stock loans repaid.....	1,281 24	Advertising, stationery, printing,	
Money borrowed	22,000 00	postage, light and fuel.....	84 70
Commissions	43 22	Personal property	73 75
		Premium on officers' bonds.....	24 00
		License	10 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	2,009 83
Total receipts	\$72,672 81	Total disbursements	\$72,672 81

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 235; membership at end of year, 263. Borrowing members, 44, holding 938 shares; non-borrowing members, 219, holding 1,738 shares.

Shares in force at beginning of fiscal year, 2,136; shares issued during year, 818; shares canceled (matured, none) during year, 278; shares in force at close of year, 2,676.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-25 per cent. per annum; on stock (book) loans, 3-25 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

NEW ERA BUILDING AND LOAN ASSOCIATION,
NEWARK. *

Incorporated September 27, 1909. Commenced business November 4, 1909.

President, FAYETTE P. SCOFIELD.

Secretary, RUSSELL V. ADAMS.

Treasurer FRANK MEAD.

FINANCIAL CONDITION NOVEMBER 3, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$4,100 00	Due installment shareholders—	
Loans on shares of association...	70 00	dues	\$3,307 85
Cash deposited in bank.....	24 91	Due installment shareholders—	
Furniture and fixtures.....	158 00	advance payments	28 00
Installments due and unpaid.....	3 50	Due prepaid or paid-up sharehold-	
Insurance, etc., advanced for bor-		ers—subscriptions	800 00
rowers	7 50	Borrowed money	200 00
Transfer fees	50	Surplus or undivided profits.....	28 56
Total assets	\$4,364 41	Total liabilities	\$4,364 41

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 3, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$3,433 85	Loaned on mortgages.....	\$4,100 00
Subscriptions on prepaid or paid-		Loaned on shares.....	70 00
up shares	800 00	Dues repaid on withdrawal.....	101 50
Interest	77 01	Borrowed money	300 00
Installment premiums	4 20	Insurance, etc., for borrowers....	7 50
Transfer fees	50	Advertising, stationery, printing,	
Admission or membership fees....	8 40	postage, light and fuel.....	136 05
Money borrowed	500 00	Officers' bonds	30 00
		Expenses of incorporation.....	54 00
		Cash in bank at end of year.....	24 91
Total receipts	\$4,823 96	Total disbursements	\$4,823 96

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 70 cents, payable monthly.

Membership at end of year, 49. Borrowing members, 4, holding 30½ shares; non-borrowing members, 45, holding 475 shares.

Shares issued during year, 530½; shares canceled (matured, none) during year, 25; shares in force at close of year, 505½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans 3% per cent. per annum; on stock (book) loans, 1 71-100 per cent. per annum.

Admission fee charged, 15 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

NEW JERSEY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated August 16, 1887.

Commenced business November, 1887.

President, JAMES M. CHANDLER.

Secretary, WALTER H. JACKSON.

Treasurer, THOMAS W. JACKSON.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$183,200 00	Due installment shareholders—	
Loans on shares of association...	2,834 00	dues	\$146,334 00
Cash deposited in bank.....	449 68	Due installment shareholders—	
Installments due and unpaid.....	277 00	profits apportioned	35,655 18
Interest and fines due and unpaid	345 18	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	219 00
for borrowers	37 90	Unearned gross premiums.....	603 08
Due on loan cancelled.....	95 00	Balance payable on loans made..	527 50
		Borrowed money	2,900 00
		Surplus or undivided profits.....	1,000 00
Total assets	\$187,238 76	Total liabilities	\$187,238 76

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$32,672 50
year	\$1,540 76	Loaned on shares.....	1,451 00
Dues on installment shares.....	34,083 00	Dues repaid on withdrawal.....	7,193 50
Interest	11,317 38	Profits or interest on withdrawal.	859 38
Gross premium	436 00	Matured shares	26,000 00
Fines	133 28	Borrowed money	23,450 00
Transfer fees	1 50	Interest on borrowed money.....	415 61
Mortgage loans repaid.....	11,700 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by mat-		rowers	33 40
ured shares	4,200 00	Salaries or other compensation of	
Stock loans repaid.....	686 00	officers	375 00
Stock loans canceled by matured		Rent	60 00
shares	5,400 00	Advertising, stationery, printing,	
Money borrowed	23,450 00	postage, light and fuel.....	27 25
Taxes, insurance, etc., advanced,		Cash in bank at end of year.....	449 68
repaid	39 40		
Total receipts	\$92,987 32	Total disbursements	\$92,987 32

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 193; membership at end of year, 192. Borrowing members, 59, holding 965 shares; non-borrowing members, 133, holding 1,794 shares.

Shares in force at beginning of fiscal year, 2,402; shares issued during year, 718; shares canceled (matured, 130) during year, 361; shares in force at close of year, 2,759.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans $1\frac{1}{4}$ per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

NINTH WARD BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated March 18, 1909.

Commenced business April 12, 1909.

President, ISAAC F. ROE.

Secretary, GEORGE BROWN, JR.

Treasurer, S. B. BEIDELMAN.

FINANCIAL CONDITION APRIL 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$109,500 00	Due installment shareholders—	
Loans on shares of association ..	405 00	dues	\$77,361 00
Cash deposited in bank	822 66	Due installment shareholders—	
Furniture and fixtures	294 00	profits apportioned	6,023 72
Installments due and unpaid	692 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	245 00
and unpaid	1,213 37	Balance payable on loans made..	9,300 00
Taxes, insurance, etc., advanced		Borrowed money	20,000 00
for borrowers	47 50	Surplus or undivided profits	13 46
Transfer fees	1 00	Suspense account	32 35
Total assets	\$112,975 53	Total Liabilities	\$112,975 53

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$65,900 00
year	\$2,048 55	Loaned on shares	605 00
Dues on installment shares	45,068 00	Dues repaid on withdrawal	4,745 00
Interest	4,481 93	Profits or interest on withdrawal.	33 72
Installment premiums	154 43	Borrowed money	148,500 00
Fines	196 83	Interest on borrowed money	658 10
Transfer fees	7 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid	6,200 00	rowers	47 50
Stock loans repaid	250 00	Salaries or other compensation of	
Money borrowed	163,500 00	officers	400 00
Inspection fees	48 00	Rent	36 00
Suspense account	32 35	Advertising, stationery, printing,	
Total receipts	\$221,987 09	postage, light and fuel	52 11
		Premium on officers' bonds	16 00
		Filing annual report	1 00
		Furniture and fixtures	170 00
		Cash in bank at end of year	822 66
		Total disbursements	\$221,987 09

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 531; membership at end of year, 379. Borrowing members, 31, holding 598 shares; non-borrowing members, 348, holding 3,345 shares.

Shares in force at beginning of fiscal year, 3,426; shares issued during year, 839; shares canceled (matured, none) during year, 372; shares in force at close of year, 3,943.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-25 per cent. per annum; on stock (book) loans, 3-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

NONPAREIL BUILDING AND LOAN ASSOCIATION,
ORANGE.

Incorporated June 15, 1909.

Commenced business June 17, 1909.

President, ISAAC SHOENTHAL.

Secretary, U. SAMUEL ABELES.

Treasurer, MORRIS FRIEDLANDER.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$10,800 00	Due installment shareholders—	
Cash deposited in bank	1,098 89	dues	\$9,011 00
Furniture and fixtures	81 75	Due installment shareholders—	
Installments due and unpaid	112 00	profits apportioned	147 52
Fines due and unpaid	5 85	Due installment shareholders—	
		advance payments	273 00
		Due prepaid or paid-up share-	
		holders—subscriptions	500 00
		Borrowed money	1,700 00
		Surplus or undivided profits	466 97
Total assets	\$12,098 49	Total liabilities	\$12,098 49

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$8,000 00
year	\$498 44	Dues repaid on withdrawal	1,079 00
Dues on installment shares	6,925 00	Profits or interest on withdrawal ..	16 00
Subscriptions on prepaid or paid-		Prepaid or paid-up shares	300 00
up shares	800 00	Interest or dividends on prepaid	
Interest	493 20	or paid-up shares	15 39
Gross premium	200 00	Borrowed money	2,400 00
Fines	24 30	Interest on borrowed money	47 92
Transfer fees	2 90	Salaries or other compensation of	
Money borrowed	4,100 00	officers	61 00
Pass-books	17 75	Rent	5 00
		Advertising, stationery, printing,	
		postage, light and fuel	13 39
		Premium on officers' bonds	24 00
		Filing annual statement	1 00
		Cash in bank at end of year	1,098 89
Total receipts	\$13,061 59	Total disbursements	\$13,061 59

Description, local. Plan, permanent; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 67; membership at end of year, 117. Borrowing members, 3, holding 55 shares; non-borrowing members, 114, holding 767 shares.

Shares in force at beginning of fiscal year, 415; shares issued during year, 527; shares canceled (matured, none) during year, 120; shares in force at close of year, 822.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

NORFOLK BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated April 25, 1888.

Commenced business April 3, 1888.

President, JOHN C. EISELE.

Secretary, JOHN HUST.

Treasurer, ALBERT E. FISCHER.

FINANCIAL CONDITION MARCH 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$478,800 00	Due installment shareholders—	
Loans on shares of association...	27,090 00	dues	\$401,070 00
Cash deposited in bank.....	3,247 38	Due installment shareholders—	
Furniture and fixtures.....	386 00	profits apportioned	108,905 94
Installments due and unpaid....	866 00	Due installment shareholders—	
Interest and fines due and unpaid	769 74	advance payments	201 95
Taxes, insurance, etc., advanced,		Surplus or undivided profits.....	44 25
for borrowers	463 02	Reserve fund	1,400 00
Total assets	\$511,622 14	Total liabilities	\$511,622 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$57,000 00
year	\$3,027 69	Loaned on shares.....	18,935 00
Dues on installment shares.....	87,059 50	Dues repaid on withdrawal.....	9,888 00
Interest	30,268 93	Profits or interest on withdrawal.	2,007 01
Gross premium	1,545 00	Prepaid or paid-up shares.....	23,900 00
Fines	156 16	Interest or dividends on prepaid	
Transfer fees	8 00	or paid-up shares.....	283 89
Admission or membership fees...	5 55	Matured shares	39,200 00
Mortgage loans repaid.....	15,000 00	Borrowed money	105,000 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	1,138 50
tured shares	2,000 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	1,020 00	rowers	351 87
Stock loans canceled by matured		Salaries or other compensation of	
shares	2,310 00	officers, \$1,100.00; directors,	
Other loans repaid.....	15,000 00	184.00; auditors, \$30.00.....	1,314 00
Money borrowed	105,000 00	Rent	37 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	232 40	postage, light and fuel.....	111 58
Inspection fees	6 00	Premium on officers' bonds.....	48 00
Profit and loss.....	10 00	Inspection fees	1 00
		Filing annual report.....	180 00
		Rebate on premiums.....	3,247 38
		Cash in bank at end of year.....	
Total receipts	\$262,649 23	Total disbursements	\$262,649 23

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured). \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 592; membership at end of year, 680. Borrowing members, 130, holding 2,533 shares; non-borrowing members, 550, holding 4,775 shares.

Shares in force at beginning of fiscal year, 6,520; shares issued during year, 1,176; shares canceled (matured, 196) during year, 388; shares in force at close of year, 7,308.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, 15 cents per pass-book. Withdrawal fee charged, none. Foreclosures during year, none.

NORTH END BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 2, 1889.

Commenced business May 29, 1889.

President, WILLIAM S. WALTERS.

Secretary, R. F. HOPKINS.

Treasurer, CHARLES B. CLANCY.

FINANCIAL CONDITION MAY 3, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$105,300 00	Due installment shareholders—	
Loans on shares of association...	275 00	dues	\$78,174 00
Cash deposited in bank.....	498 15	Due installment shareholders—	
Furniture and fixtures.....	35 00	profits apportioned	17,851 53
Installments due and unpaid.....	725 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	67 00
and unpaid.....	842 14	Borrowed money	11,500 00
Taxes, insurance, etc., advanced		Suspense account	241 45
for borrowers	158 69		
Total assets	\$107,833 98	Total liabilities	\$107,833 98

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 3, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$39,300 00
year	\$974 56	Loaned on shares.....	150 00
Dues on installment shares.....	20,372 00	Dues repaid on withdrawal.....	8,304 00
Interest	5,965 68	Profits or interest on withdrawal.	692 60
Installment premiums	336 72	Matured shares	5,000 00
Fines	235 48	Borrowed money	29,200 00
Rents	37 97	Interest on borrowed money.....	454 68
Mortgage loans repaid.....	11,800 00	Taxes, repairs and insurance (not	
Stock loans repaid.....	775 00	chargeable to borrowers).....	8 20
Real estate sold.....	3,100 00	Taxes, insurance, etc., for bor-	
Money borrowed	40,700 00	rowers	59 60
Pass books and certificates.....	12 25	Salaries or other compensation of	
Total receipts	\$84,309 66	officers, \$325.00; directors, \$32.50;	
		auditors, \$10.00	367 50
		Rent	60 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	72 43
		Commission on real estate sold....	117 50
		Premium on officers' bonds.....	25 00
		Cash in bank at end of year.....	498 15
		Total disbursements	\$84,309 66

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 223; membership at end of year, 244. Borrowing members, 40, holding 542½ shares; non-borrowing members, 204, holding 1,135 shares.

Shares in force at beginning of fiscal year, 1,472½; shares issued during year, 450½; shares canceled (matured, 25) during year, 245½; shares in force at close of year, 1,677½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ¼ per cent. per annum; on stock (book) loans, ½ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

NORTHWESTERN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 29, 1892

Commenced business March 16, 1892.

*President, HUGH HADDOW.**Secretary, JULIUS A. PROEHL.**Treasurer, JOHN H. TAYLOR.*

FINANCIAL CONDITION MARCH 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$282,900 00	Due installment shareholders—	
Loans on shares of association....	14,240 00	dues	\$218,724 00
Cash deposited in bank.....	2,240 55	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	57,931 93
closure or in settlement of debts		Due installment shareholders—	
due association	2,421 56	advance payments	63 12
Installments due and unpaid.....	1,784 35	Due on shares lapsed or forfeited	88 50
Interest and fines due and unpaid	1,892 37	Balance payable on loans made	5,142 50
		Borrowed money	21,900 00
		Surplus or undivided profits.....	1,628 78
Total assets	\$305,478 83	Total liabilities	\$305,478 83

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$52,257 50
year	\$1,194 82	Loaned on shares.....	11,075 00
Dues on installment shares.....	45,555 02	Dues repaid on withdrawal.....	20,489 25
Interest	16,335 45	Profits or interest on withdrawal.	3,506 75
Gross premium	962 00	Matured shares	18,500 00
Fines	451 66	Borrowed money	113,000 00
Transfer fees	1 50	Interest on borrowed money.....	1,286 61
Rents	330 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	29,600 00	chargeable to borrowers).....	79 64
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	4,700 00	rowers	53 88
Mortgage loans canceled by fore-		Salaries or other compensation	
closure or deed	1,000 00	of officers, \$700.00; directors,	
Stock loans repaid.....	935 00	\$274.00; auditors, \$30.00; clerks,	
Stock loans canceled by matured		\$64.00	1,068 00
shares	1,100 00	Rent	72 00
Money borrowed	121,500 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	55 15
repaid	53 88	Premium on officers' bonds.....	44 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	2,240 55
Total receipts	\$223,749 33	Total disbursements	\$223,749 33

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 388; membership at end of year, 381. Borrowing members, 135, holding 1,993½ shares; non-borrowing members, 246, holding 1,788½ shares.

Shares in force at beginning of fiscal year, 3,590¼; shares issued during year, 683; shares canceled (matured, 92½) during year, 492; shares in force at close of year, 3,781¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

OLYMPIC BUILDING AND LOAN ASSOCIATION,
IRVINGTON.

Incorporated September 18, 1905. Commenced business September 21, 1905.

President, ISAAC SHOENTHAL.

Secretary, OTTO H. WILHELM.

Treasurer, HENRY SONDEREGGER.

FINANCIAL CONDITION AUGUST 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$78,000 00	Due installment shareholders—	
Loans on shares of association ..	3,105 00	dues	\$49,155 00
Cash deposited in bank	39 68	Due installment shareholders—	
Furniture and fixtures	139 64	profits apportioned	10,026 13
Installments due and unpaid	306 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	20 00
and unpaid	319 34	Due on shares lapsed or forfeited	56 87
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	15 00	holders—subscriptions	14,000 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	116 66
		portioned	
		Balance payable on loans made..	4,500 00
		Borrowed money	4,050 00
Total assets	\$81,924 66	Total liabilities	\$81,924 66

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$24,500 00
year	\$39 00	Loaned on shares	1,365 00
Dues on installment shares	14,925 00	Dues repaid on withdrawal	4,076 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	197 88
up shares	5,000 00	Interest or dividends on prepaid	
Interest	4,461 56	or paid-up shares	612 51
Installment premiums	607 30	Borrowed money	90,975 00
Fines	195 76	Interest on borrowed money	367 33
Transfer fees	3 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid	10,900 00	rowers	195 13
Stock loans repaid	440 00	Salaries or other compensation of	
Money borrowed	85,725 00	officers, \$250.00; clerks, \$12.00....	262 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	284 71	postage, light and fuel	39 45
Protested check	41 20	State examination and filing an-	
Insurance commission	28 45	ual report	21 00
		Cash in bank at end of year	39 68
Total receipts	\$122,650 98	Total disbursements	\$122,650 98

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 187; membership at end of year, 186. Borrowing members, 42, holding 482½ shares; non-borrowing members, 144, holding 845 shares.

Shares in force at beginning of fiscal year, 1,185; shares issued during year, 801½; shares canceled (matured, none) during year, 159; shares in force at close of year, 1,827½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, 9-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

ORANGE BUILDING AND LOAN ASSOCIATION,

ORANGE.

Incorporated January 5, 1887.

Commenced business March 1, 1887.

President, HORTON D. WILLIAMS.

Secretary, ALTON H. SHERMAN.

Treasurer, O. L. YEOMANS.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$400,897 00	Due installment shareholders—	
Loans on shares of association...	19,203 00	dues	\$324,960 00
Cash deposited in bank.....	3,781 22	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	78,828 34
closure or in settlement of debts		Due installment shareholders—	
due association	2,385 32	advance payments	314 00
Furniture and fixtures.....	75 00	Borrowed money	28,000 00
Installments due and unpaid....	3,369 00		
Interest due and unpaid.....	2,333 00		
Taxes, insurance, etc., advanced			
for borrowers	58 80		
Total assets	\$432,102 34	Total liabilities	\$432,102 34

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$138,416 15
year	\$20,289 09	Loaned on shares.....	12,912 00
Dues on installment shares.....	79,988 00	Loaned on other securities.....	550 27
Interest	24,794 31	Dues repaid on withdrawal.....	19,577 00
Gross premium	1,178 38	Profits or interest on withdrawal.	3,539 98
Fines	114 02	Matured shares	30,200 00
Transfer fees	6 00	Borrowed money	7,500 00
Admission or membership fees...	355 50	Interest on borrowed money....	764 07
Rents	399 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	45,199 29	chargeable to borrowers).....	42 85
Stock loans repaid.....	9,932 50	Taxes, insurance, etc., for bor-	
Other loans repaid.....	550 27	rowers	166 85
Money borrowed	35,500 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$1,000.00; directors,	
repaid	109 46	\$139.00; auditors, \$30.00.....	1,169 00
Protested checks made good.....	289 00	Rent	180 00
Account in suspense.....	77 17	Advertising, stationery, printing,	
Profit on shares withdrawn.....	483 39	postage, light and fuel.....	112 00
		State examination	20 00
		Protested checks	279 00
		Account in suspense.....	55 00
		Cash in bank at end of year.....	3,781 22
Total receipts	\$219,265 38	Total disbursements	\$219,265 38

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 736; membership at end of year, 809. Borrowing members, 193, holding 2,447 shares; non-borrowing members, 616, holding 3,910 shares.

Shares in force at beginning of fiscal year, 5,620; shares issued during year, 1,422; shares canceled (matured, 151) during year, 685; shares in force at close of year, 6,357.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 2-5 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

ORANGE VALLEY BUILDING AND LOAN ASSOCIATION,

ORANGE.

Incorporated April 9, 1888.

Commenced business April, 1888.

President, ISAAC C. OGDEN.

Secretary, WILBUR F. KYNOR.

Treasurer, ROBERT O. COLLINS.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$90,892 34	Due installment shareholders—	
Loans on shares of association ..	6,430 44	dues	\$66,528 00
Cash deposited in bank	5,041 03	Due installment shareholders—	
Installments due and unpaid	416 78	profits apportioned	15,104 96
Interest, premium and fines due		Due installment shareholders—	
and unpaid	193 35	advance payments	87 55
		Balance payable on loans made ..	13,727 26
		Borrowed money	7,000 00
		Surplus or undivided profits	6 17
		Reserve fund	520 00
Total assets	\$102,973 94	Total liabilities	\$102,973 94

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$21,932 48
year	\$3,757 08	Loaned on shares	5,551 44
Dues on installment shares	17,186 16	Dues repaid on withdrawal	4,469 00
Interest	5,149 54	Profits or interest on withdrawal ..	406 85
Fines	97 37	Matured shares	3,806 83
Transfer fees	5 00	Borrowed money	8,800 00
Admission or membership fees	35 25	Interest on borrowed money	360 28
Mortgage loans repaid	12,111 76	Salaries or other compensation of	
Mortgage loans canceled by mat-		officers	425 00
ured shares	600 00	Rent	80 00
Stock loans repaid	405 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel	34 20
shares	821 00	Burglary insurance	15 00
Money borrowed	10,800 00	Premium on officers' bonds	25 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year	5,041 03
Total receipts	\$50,968 16	Total disbursements	\$50,968 16

Description, local. Plan, serial; premium plan. Installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 158; membership at end of year, 185. Borrowing members, 47, holding 628 shares; non-borrowing members, 138, holding 884 shares.

Shares in force at beginning of fiscal year, 1,242; shares issued during year, 414; shares canceled (matured, 19) during year, 144; shares in force at close of year, 1,512.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 50 cents per member and 25 cents per book. Withdrawal fee charged, none.

Foreclosures during year, none.

ORIENTAL BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated March 4, 1904.

Commenced business January 15, 1904.

President, ALFRED LISTER.*Secretary*, ROBERT F. WALSH.*Treasurer*, ARTHUR W. GREASON.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$134,200 00	Due installment shareholders—	
Loans on shares of association ..	2,479 00	dues	\$89,637 00
Cash deposited in bank	729 21	Due installment shareholders—	
Furniture and fixtures	100 00	profits apportioned	18,633 92
Installments due and unpaid	215 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	34 00
and unpaid	93 01	Due prepaid or paid-up share-	
Taxes, insurance, etc., advanced		holders—subscriptions	23,600 00
for borrowers	88 70	Borrowed money	6,000 00
Total assets	\$137,904 92	Total liabilities	\$137,904 92

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$45,000 00
year	\$154 22	Loaned on shares	1,159 00
Dues on installment shares	28,570 00	Dues repaid on withdrawal	7,468 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal	721 52
up shares	4,300 00	Prepaid or paid-up shares	2,700 00
Interest	7,690 50	Interest or dividends on prepaid	
Installment premiums	790 30	or paid-up shares	1,132 69
Fines	183 69	Borrowed money	79,500 00
Transfer fees	8 50	Interest on borrowed money	372 38
Mortgage loans repaid	16,900 00	Taxes, insurance, etc., for bor-	
Stock loans repaid	1,555 00	rowers	72 50
Money borrowed	79,200 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$450.00; auditors, \$10.00;	
repaid	50 64	clerks, \$7.50	467 50
Total receipts	\$139,402 85	Advertising, stationery, printing,	
		postage, light and fuel	38 90
		State examination and filing an-	
		ual reports	22 00
		Premium on officers' bonds	18 65
		Cash in bank at end of year	729 21
Total disbursements			\$139,402 85

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 274; membership at end of year, 335. Borrowing members, 61, holding 769 shares; non-borrowing members, 274, holding 1,668 shares.

Shares in force at beginning of fiscal year, 1,944½; shares issued during year, 725; shares canceled (matured, none) during year, 232½; shares in force at close of year, 2,437.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent, per annum; on stock (book) loans, 3-5 per cent, per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

OWL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 7, 1907.

Commenced business September, 1907.

President, THEODORE GADDIS.

Secretary, HARRY M. COLEMAN.

Treasurer, FRANK X. KEILING.

FINANCIAL CONDITION OCTOBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$47,800 00	Due installment shareholders—	
Loans on shares of association....	3,250 00	dues	\$39,703 50
Cash deposited in bank.....	1,914 02	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	4,711 00
closure or in settlement of debts		Due installment shareholders—	
due association	2,107 16	advance payments	60 00
Furniture and fixtures.....	56 30	Balance payable on loans made...	580 00
Installments due and unpaid.....	302 50	Borrowed money	10,500 00
Interest and fines due and unpaid	167 63	Interest accrued on borrowed	
Pass books	9 25	money	52 36
Total assets	\$55,606 86	Total liabilities	\$55,606 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$31,810 00
year	\$6,367 26	Loaned on shares.....	2,525 00
Dues on installment shares.....	17,469 00	Dues repaid on withdrawal.....	4,597 00
Interest	2,826 87	Profits or interest on withdrawal.	78 05
Gross premium	412 75	Borrowed money	24,000 00
Fines	89 90	Interest on borrowed money.....	427 27
Transfer fees	12 15	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed.....	5,300 00	due association	2,107 16
Stock loans repaid.....	700 00	Salaries or other compensation of	
Money borrowed	34,500 00	officers	156 00
Pass books	4 50	Advertising, stationery, printing,	
		postage, light and fuel.....	51 93
		Premium on officers' bonds.....	15 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	1,914 02
Total receipts	\$67,682 43	Total disbursements	\$67,682 43

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 215; membership at end of year, 214. Borrowing members, 30, holding 401½ shares; non-borrowing members, 184, holding 1,047½ shares.

Shares in force at beginning of fiscal year, 1,408; shares issued during year, 315½; shares canceled (matured, none) during year, 274½; shares in force at close of year, 1,449.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 1-24 per cent. per annum; on stock (book) loans, 2 1-24 per cent. per annum.

Admission fee charged, 15 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, 2.

PACIFIC BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated September 29, 1906.

Commenced business April, 1908.

*President, CHARLES G. KLEIN.**Secretary, C. F. O'BRIEN.**Treasurer, JOHN F. FITZSIMMONS.*

FINANCIAL CONDITION MARCH 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$21,600 00	Due installment shareholders—	
Loans on shares of association....	260 00	dues	\$21,600 00
Cash deposited in bank.....	1,343 40	Due installment shareholders—	
Furniture and fixtures.....	118 95	profits apportioned	1,888 13
Installments due and unpaid.....	164 00	Due installment shareholders—	
Interest and fines due and unpaid	39 70	advance payments	37 00
		Surplus or undivided profits.....	92
Total assets	\$23,526 05	Total liabilities	\$23,526 05

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year		Loaned on mortgages.....	\$10,000 00
Dues on installment shares.....	\$27 71	Loaned on shares.....	260 00
Interest	13,103 00	Dues repaid on withdrawal.....	1,962 00
Gross premium	1,121 55	Profits or interest on withdrawal.	14 40
Fines	205 20	Borrowed money	4,400 00
Admission or membership fees....	78 83	Interest on borrowed money.....	92 09
Stock loans repaid.....	13 25	Salaries or other compensation of officers	75 00
Money borrowed	150 00	Advertising, stationery, printing, postage, light and fuel.....	19 65
	3,500 00	State examination and filing annual report	21 00
		Premium on officers' bonds.....	12 00
		Cash in bank at end of year.....	1,343 40
Total receipts	\$18,199 54	Total disbursements	\$18,199 54

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 101; membership at end of year, 194. Borrowing members, 13, holding 144 shares; non-borrowing members, 181, holding 936 shares.

Shares in force at beginning of fiscal year, 585; shares issued during year, 656; shares canceled (matured, none) during year, 161; shares in force at close of year, 1,080.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PANNONIA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 18, 1905. Commenced business December 7, 1905.

President, FRANK DZADZAN.

Secretary, MICHAEL ALEXOVITS.

Treasurer, DANIEL SZEDLAK.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$25,600 00	Due installment shareholders—	
Loans on shares of association....	1,128 50	dues	\$23,385 00
Cash deposited in bank.....	186 04	Due installment shareholders—	
Furniture and fixtures.....	188 42	profits apportioned	2,612 95
Installments due and unpaid.....	82 00	Due installment shareholders—	
Interest and fines due and unpaid	95 42	advance payments	25 00
		Due on shares lapsed or forfeited.	57 43
		Borrowed money	1,200 00
Total assets	\$27,280 38	Total liabilities	\$27,280 38

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,500 00
year	\$979 73	Loaned on shares.....	868 50
Dues on installment shares.....	11,090 00	Dues repaid on withdrawal.....	2,980 00
Interest	1,353 21	Profits or interest on withdrawal.	80 40
Gross premium	293 38	Borrowed money	17,650 00
Fines	92 57	Interest on borrowed money.....	68 58
Transfer fees	10 20	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	370 00	rowers	7 20
Money borrowed	16,850 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$195.00; directors, \$64.50.	259 50
repaid	7 20	Advertising, stationery, printing,	
Cancelled shares unpaid.....	15 00	postage, light and fuel.....	25 17
Pass books	12 50	Premium on officers' bonds.....	23 00
		Filing annual report.....	1 00
		Safe	137 00
		Furniture and fixtures.....	17 40
		Cash in bank at end of year.....	186 04
Total receipts	\$31,103 79	Total disbursements	\$31,103 79

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable semi-monthly.

Membership at beginning of fiscal year, 112; membership at end of year, 148. Borrowing members, 29, holding 211 shares; non-borrowing members, 119, holding 656 shares.

Shares in force at beginning of fiscal year, 631; shares issued during year, 347; shares canceled (matured, none) during year, 111; shares in force at close of year, 867.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

PARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 28, 1902. Commenced business February 12, 1903.

President, GUSTAVUS F. SOMMER.

Secretary, HENRY WAGNER.

Treasurer, FREDERICK A. FISCHER.

FINANCIAL CONDITION JANUARY 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$113,325 00	Due installment shareholders—	
Loans on shares of association..	5,030 00	dues	\$94,323 00
Cash deposited in bank.....	162 93	Due installment shareholders—	
Furniture and fixtures.....	119 43	profits apportioned	20,465 48
Installments due and unpaid.....	475 00	Due installment shareholders—	
Interest and fines due and unpaid	501 17	advance payments	10 00
Taxes, insurance, etc., advanced		Due on shares lapsed or forfeited	21 05
for borrowers	60 00	Balance payable on loans made..	2,354 00
		Borrowed money	2,500 00
Total assets	\$119,673 53	Total liabilities	\$119,673 53

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$21,508 94
year	\$497 97	Loaned on shares.....	4,530 00
Dues on installment shares.....	23,765 00	Dues repaid on withdrawal.....	6,159 00
Interest	5,980 62	Profits or interest on withdrawal.	419 80
Gross premium	384 91	Borrowed money	149,500 00
Fines	72 86	Interest on borrowed money.....	575 84
Mortgage loans repaid.....	5,200 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	350 00	rowers	270 24
Money borrowed	147,000 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	355 00
repaid	270 24	Rent	12 00
Pass-books	7 95	Advertising, stationery, printing,	
		postage, light and fuel.....	14 80
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	162 93
Total receipts	\$183,529 55	Total disbursements	\$183,529 55

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 244; membership at end of year, 271. Borrowing members, 35, holding 649 shares; non-borrowing members, 236, holding 1,455 shares.

Shares in force at beginning of fiscal year, 1,747; shares issued during year, 527; shares canceled (matured, none) during year, 170; shares in force at close of year, 2,104.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent; on stock (book) loans, 1 per cent.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

PARKVIEW BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 26, 1902.

Commenced business July 7, 1902.

President, EDGAR B. DRAKE.

Secretary, GEORGE BROWN, JR.

Treasurer S. B. BEIDELMAN.

FINANCIAL CONDITION JULY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$258,400 00	Due installment shareholders—dues	\$186,672 00
Loans on shares of association...	16,090 00	Due installment shareholders—profits apportioned	48,988 43
Cash deposited in bank.....	1,119 68	Due installment shareholders—advance payments	338 00
Real estate acquired under foreclosure or in settlement of debts due association	4,247 16	Due prepaid or paid-up shareholders—subscriptions	12,900 00
Furniture and fixtures.....	100 00	Balance payable on loans made..	12,700 00
Installments due and unpaid.....	1,087 50	Borrowed money	22,000 00
Interest, premium and fines due and unpaid	2,446 04	Surplus or undivided profits.....	395 45
Taxes, insurance, etc., advanced for borrowers	553 50		
Total assets	\$283,993 88	Total liabilities	\$283,993 88

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,493 18	Loaned on mortgages.....	\$79,780 00
Dues on installment shares.....	43,322 50	Loaned on shares.....	9,465 00
Subscriptions on prepaid or paid-up shares	3,100 00	Dues repaid on withdrawal.....	27,340 00
Interest	14,670 65	Profits or interest on withdrawal. Prepaid or paid-up shares.....	4,622 81
Installment premiums	1,756 39	Interest or dividends on prepaid or paid-up shares.....	800 00
Fines	871 07	Borrowed money	570 41
Transfer fees	14 00	Interest on borrowed money.....	220,500 00
Rents	564 50	Real estate acquired under foreclosure or in settlement of debts due association	937 12
Mortgage loans repaid.....	43,400 00	Taxes (not chargeable to borrowers)	3,935 87
Mortgage loans canceled by foreclosure or deed.....	2,626 40	Taxes, insurance, etc., for borrowers	76 57
Stock loans repaid.....	8,325 00	Taxes, insurance, etc., for borrowers	783 49
Real estate sold.....	6,800 00	Salaries or other compensation of officers, \$1,196.00; directors, \$432.00; auditors, \$20.00; clerks, \$24.00	1,672 00
Money borrowed	224,500 00	Advertising, stationery, printing, postage, light and fuel.....	110 20
Taxes, insurance, etc., advanced, repaid	462 45	State examination and filing annual report	21 00
Inspection fees	62 02	Premium on officers' bonds.....	28 00
		Premium returned to borrowers..	206 01
		Cash in bank at end of year.....	1,119 68
Total receipts	\$351,968 16	Total disbursements	\$351,968 16

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 393; membership at end of year, 355. Borrowing members, 97, holding 1,811½ shares; non-borrowing members, 258, holding 2,111 shares.

Shares in force at beginning of fiscal year, 3,295; shares issued during year, 1,187; shares canceled (matured, none) during year, 559½; shares in force at close of year, 3,922½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, 9-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PASSAIC BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated August 6, 1884.

Commenced business July 21, 1884.

*President, HENRY LOEFFLER.**Secretary, LOUIS G. HOLZWARTH.**Treasurer, EDWARD THEURICH.*

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$70,700 00	Due installment shareholders—	
Loans on shares of association...	1,150 00	dues	\$48,378 00
Cash deposited in bank.....	870 63	Due installment shareholders—	
Furniture and fixtures.....	30 00	profits apportioned	12,065 64
Installments due and unpaid.....	376 00	Due installment shareholders—	
Interest and fines due and unpaid	303 46	advance payments	35 00
		Borrowed money	12,951 45
Total assets	\$73,430 09	Total liabilities	\$73,430 09

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$21,000 00
year	\$26 74	Loaned on shares.....	550 00
Dues on installment shares.....	12,022 00	Dues repaid on withdrawal.....	8,813 00
Interest	4,085 55	Profits or interest on withdrawal.	1,608 44
Gross premium	534 50	Matured shares	7,511 00
Fines	108 78	Borrowed money	2,800 00
Admission or membership fees...	7 35	Interest on borrowed money.....	597 85
Mortgage loans repaid.....	17,200 00	Salaries or other compensation of	
Mortgage loans canceled by fore-		officers, \$350.00; auditors, \$10.00	360 00
closure or deed.....	6,700 00	Rent	25 00
Money borrowed	3,515 00	Advertising, stationery, printing,	
		postage, light and fuel.....	43 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	870 63
Total receipts	\$44,199 92	Total disbursements	\$44,199 92

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 125; membership at end of year, 146. Borrowing members, 30, holding 385 shares; non-borrowing members, 116, holding 626 shares.

Shares in force at beginning of fiscal year, 927; shares issued during year, 397; shares canceled (matured, 37) during year, 313; shares in force at close of year, 1,011.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 2.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 8, 1895. Commenced business February 8, 1895.

President. JULIUS F. EHRLICH.

Secretary, OTTO G. STOLL.

Treasurer, ADAM F. BURGER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$58,600 00	Due installment shareholders—	
Loans on shares of association....	830 00	dues	\$38,088 50
Cash deposited in bank.....	220 99	Due installment shareholders—	
Furniture and fixtures.....	104 00	profits apportioned	5,658 66
Installments due and unpaid.....	395 58	Due installment shareholders—	
Interest, premium and fines due		advance payments	842 82
and unpaid	224 39	Due prepaid or paid-up sharehold-	
		ers—subscriptions	11,675 00
		Borrowed money	3,300 00
		Surplus or undivided profits.....	805 98
Total assets	\$60,370 96	Total liabilities	\$60,370 96

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,200 00
year	\$628 68	Loaned on shares.....	210 00
Dues on installment shares.....	13,498 40	Dues repaid on withdrawal.....	6,023 49
Interest	3,376 28	Profits or interest on withdrawal.	664 69
Installment premiums	345 40	Prepaid or paid-up shares.....	6,850 00
Fines	156 50	Interest or dividends on prepaid	
Admission or membership fees....	12 00	or paid-up shares.....	1,072 38
Mortgage loans repaid.....	5,450 00	Matured shares	1,204 61
Stock loans repaid.....	385 00	Borrowed money	38,000 00
Money borrowed	39,100 00	Interest on borrowed money.....	177 63
Taxes, insurance, etc., advanced,		Taxes, insurance, etc., for bor-	
repaid	78 30	rowers	91 30
		Salaries or other compensation of	
		officers	150 00
		Rent	22 92
		Advertising, stationery, printing,	
		postage, light and fuel.....	61 75
		State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds.....	40 00
		Furniture and fixtures.....	19 80
		Cash in bank at end of year.....	220 99
Total receipts	\$63,030 56	Total disbursements	\$63,030 56

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (ma-
tured), \$100.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 141; membership at end of year, 159. Borrowing
members, 28, holding 605 shares; non-borrowing members, 131, holding 764 shares.

Shares in force at beginning of fiscal year, 1,219; shares issued during year, 393; shares
canceled (matured, 10) during year, 243; shares in force at close of year, 1,369.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans 1-20 per cent. per annum; on stock
(book) loans, 1-20 per cent. per annum.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PHOENIX BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 10, 1887. Commenced business January 2, 1887.

President, CHARLES SPENGLER.

Secretary, C. C. LIENAU.

Treasurer, ANDREW J. GEIGER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$660,300 00	Due installment shareholders—	
Loans on shares of association....	18,730 00	dues	\$432,288 00
Cash deposited in bank.....	2,106 38	Due installment shareholders—	
Furniture and fixtures.....	122 14	profits apportioned	124,283 95
Installments due and unpaid.....	1,469 00	Due installment shareholders—	
Interest and fines due and unpaid	1,418 83	advance payments	145 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up sharehold-	
for borrowers	649 00	ers—subscriptions	57,040 00
Interest accrued	68 77	Borrowed money	71,100 00
		Surplus or undivided profits.....	7 17
Total assets	\$684,864 12	Total liabilities	\$684,864 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$197,500 00
year	\$19,989 31	Loaned on shares.....	5,391 00
Dues on installment shares.....	99,035 00	Dues repaid on withdrawal.....	64,624 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	13,752 05
up shares	20,100 00	Prepaid or paid-up shares.....	8,300 00
Interest	39,720 30	Interest or dividends on prepaid	
Gross premium	2,458 22	or paid-up shares.....	2,770 05
Fines	305 73	Matured shares	35,400 00
Transfer fees	17 00	Borrowed money	200,300 00
Admission or membership fees....	18 30	Interest on borrowed money.....	4,011 99
Mortgage loans repaid.....	156,200 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	377 74
tured shares	800 00	Salaries or other compensation	
Stock loans repaid.....	5,860 00	of officers, \$2,000.00; directors,	
Stock loans canceled by matured		\$735.00; auditors, \$30.00; clerks,	
shares	2,950 00	\$48.00	2,813 00
Money borrowed	189,200 00	Rent	24 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	985 90	postage, light and fuel.....	188 55
		Premium on officers' bonds.....	60 00
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	2,106 38
Total receipts	\$537,639 76	Total disbursements	\$537,639 76

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 887; membership at end of year, 840. Borrowing members, 210, holding 3,437 shares; non-borrowing members, 830, holding 4,583 shares.

Shares in force at beginning of fiscal year, 7,867; shares issued during year, 1,504; shares canceled (matured, 177) during year, 1,351; shares in force at close of year, 8,020.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 15 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

POLICE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 1, 1907.

Commenced business February 1, 1907.

President, FREDERICK W. KROEGER.

Secretary, WILLIAM McTAGUE.

Treasurer, JOSEPH M. COX.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$77,900 00	Due installment shareholders—	
Loans on shares of association....	2,021 00	dues	\$54,027 00
Cash deposited in bank.....	202 32	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	7,930 59
closure or in settlement of debts		Due installment shareholders—	
due association	2,314 42	advance payments	30 00
Furniture and fixtures.....	60 00	Due prepaid or paid-up sharehold-	
Installments due and unpaid.....	689 00	ers—subscriptions	11,300 00
Interest and fines due and unpaid	763 50	Balance payable on loans made...	4,100 00
Taxes, insurance, etc., advanced		Borrowed money	6,500 00
for borrowers	10 00	Interest accrued on borrowed	
Transfer fees unpaid.....	2 00	money	69 04
		Surplus or undivided profits.....	5 61
Total assets	\$83,962 24	Total liabilities	\$83,962 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$34,600 00
year	\$463 70	Loaned on shares.....	1,782 00
Dues on installment shares.....	21,824 00	Dues repaid on withdrawal.....	3,568 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	65 00
up shares	7,300 00	Interest or dividends on prepaid	
Interest	3,486 00	or paid-up shares.....	383 16
Gross premium	669 27	Borrowed money	8,800 00
Fines	107 70	Interest on borrowed.....	204 91
Transfer fees	29 70	Real estate acquired under fore-	
Mortgage loans repaid.....	5,200 00	closure or in settlement of debts	
Mortgage loans canceled by fore-		due association	2,314 42
closure or deed.....	2,000 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	947 00	rowers	10 00
Money borrowed	10,300 00	Salaries or other compensation of	
Pass books	10 35	officers, \$350.00; auditors, \$15.00..	365 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	42 91
		Cash in bank at end of year.....	202 32
Total receipts	\$52,337 72	Total disbursements	\$52,337 72

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 184; membership at end of year, 227. Borrowing members, 28, holding 512½ shares; non-borrowing members, 199, holding 1,343 shares.

Shares in force at beginning of fiscal year, 1,512½; shares issued during year, 524; shares canceled (matured, none) during year, 181; shares in force at close of year, 1,855½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

POLISH-AMERICAN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 10, 1902.

Commenced business August 5, 1902.

*President, PETER WLUDYKA.**Secretary, STANISLAW LEWANDOWSKI.**Treasurer, ANDREW PASZEK.*

FINANCIAL CONDITION JULY 25, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$158,100 00	Due installment shareholders— dues	\$128,752 37
Loans on shares of association...	7,760 00	Due installment shareholders— profits apportioned	27,172 97
Cash deposited in bank.....	1,515 10	Due installment shareholders— advance payments	8,898 64
Real estate acquired under fore- closure or in settlement of debts due association	3,790 00	Borrowed money	11,125 00
Real estate sold under contract..	3,600 00	Surplus or undivided profits.....	66
Furniture and fixtures.....	173 75		
Installments due and unpaid.....	864 50		
Fines due and unpaid.....	43 23		
Taxes, insurance, etc., advanced for borrowers	100 06		
Committee fee unpaid.....	3 00		
Total assets	\$175,949 64	Total liabilities	\$175,949 64

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 25, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$220 96	Loaned on mortgages.....	\$59,800 00
Dues on installment shares.....	71,853 62	Loaned on shares.....	9,475 00
Interest	8,208 70	Dues repaid on withdrawal.....	41,565 50
Gross premium	1,371 00	Profits or interest on withdrawal.	1,327 41
Fines	98 03	Matured shares	2,400 00
Transfer fees	14 75	Borrowed money	7,800 00
Admission or membership fees...	140 00	Interest on borrowed money.....	617 08
Rents	36 00	Real estate acquired under fore- closure or in settlement of debts due association	3,790 00
Mortgage loans repaid.....	30,000 00	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	413 97
Stock loans repaid.....	6,980 00	Salaries or other compensation of officers, \$715.00; directors, \$278.- 00; auditors, \$111.00.....	1,104 00
Money borrowed	10,809 00	Advertising, stationery, printing, postage, light and fuel.....	58 35
Taxes, insurance, etc., advanced, repaid	688 35	Premium on officers' bonds.....	44 00
Committee fee	54 00	Filing annual report.....	1 00
		Committee fee	57 00
		Counsel fee	6 00
		Cash in bank at end of year.....	1,515 10
Total receipts	\$129,974 41	Total disbursements	\$129,974 41

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured) \$800.00. Installments, \$1.00, payable weekly.

Membership at beginning of fiscal year, 460; membership at end of year, 577. Borrowing members, 87, holding 169½ shares; non-borrowing members, 490, holding 946½ shares.

Shares in force at beginning of fiscal year, 901½; shares issued during year, 765½; shares canceled (matured, 3) during year, 551½; shares in force at close of year, 1,115½.

Interest charged borrowing members during year, 5 per cent. on mortgage loans; 6 per cent. on stock loans. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 40 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

POST OFFICE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 11, 1899.

Commenced business July 1, 1899.

President, THOMAS W. FRAMPTON.

Secretary, WILLIAM F. CYPHERS.

Treasurer, FREDERICK G. STICKEL.

FINANCIAL CONDITION JULY 10, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$514,500 00	Due installment shareholders—	
Loans on shares of association...	10,269 00	dues	\$401,412 00
Cash deposited in bank.....	10,121 67	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	112,316 47
closure or in settlement of debts		Due on shares lapsed or forfeited	25 50
due association	4,954 42	Due shareholders—matured shares	29,700 00
Furniture and fixtures.....	150 00	Balance payable on loans made..	4,942 89
Installments due and unpaid....	1,558 00	Reserve fund	492 18
Interest and fines due and unpaid	1,184 81		
Taxes, insurance, etc., advanced			
for borrowers	631 34		
Due on mortgages under fore-			
closure	5,519 80		
Total assets	\$548,889 04	Total liabilities	\$548,889 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 10, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$67,958 11
year	\$16,266 65	Loaned on shares.....	5,966 00
Dues on installment shares.....	94,123 00	Dues repaid on withdrawal.....	32,737 00
Interest	31,208 64	Profits or interest on withdrawal.	7,950 82
Gross premium	858 32	Matured shares	77,500 00
Fines	736 21	Interest accrued on matured	
Transfer fees	33 00	shares	1,113 75
Mortgage loans repaid.....	35,000 00	Borrowed money	24,000 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	395 39
tured shares	7,800 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed	8,200 00	due association	9,167 50
Stock loans repaid.....	5,122 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	633 04
shares	4,965 00	Salaries or other compensation of	
Real estate sold.....	7,106 40	officers, \$1,275.00; counsel, \$50.00	1,325 00
Money borrowed	13,000 00	Rent	78 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	147 12	postage, light and fuel.....	154 65
Withdrawal fees	2,266 85	Deposit on loan returned.....	168 98
Certificate fees	91 50	Cash in bank at end of year.....	10,121 67
Lapsed shares	25 50		
Mortgages under foreclosure.....	12,319 72		
Total receipts	\$239,269 91	Total disbursements	\$239,269 91

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 801; membership at end of year, 777. Borrowing members, 223, holding 2,788 shares; non-borrowing members, 554, holding 5,037 shares.

Shares in force at beginning of fiscal year, 7,668; shares issued during year, 1,430; shares canceled (matured, 536) during year, 1,273; shares in force at close of year, 7,825.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 3.

PREFERRED BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 31, 1902.

Commenced business June 11, 1902.

President, FREDERICK V. RULAND.

Secretary, JOHN J. GLESS.

Treasurer, HENRY F. BUOB.

FINANCIAL CONDITION JUNE 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$160,900 00	Due installment shareholders—	
Loans on shares of association...	6,267 00	dues	\$111,750 00
Cash deposited in bank.....	717 94	Due installment shareholders—	
Furniture and fixtures.....	344 69	profits apportioned	28,780 71
Installments due and unpaid.....	330 00	Due installment shareholders—	
Interest and premium due and		advance payments	82 00
unpaid	553 08	Due prepaid or paid-up share-	
		holders—subscriptions	14,000 00
		Borrowed money	14,500 00
Total assets	\$169,112 71	Total liabilities	\$169,112 71

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$50,400 00
year	\$3 40	Loaned on shares.....	3,835 00
Dues on installment shares.....	30,537 00	Dues repaid on withdrawal.....	13,591 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,101 81
up shares	2,800 00	Prepaid or paid-up shares.....	1,400 00
Interest	9,497 58	Interest or dividends on prepaid	
Gross premium	1,501 70	or paid-up shares.....	726 67
Fines	301 59	Borrowed money	129,600 00
Mortgage loans repaid.....	22,300 00	Interest on borrowed money.....	584 80
Stock loans repaid.....	1,425 00	Taxes, insurance, etc., for bor-	
Money borrowed	134,300 00	rowers	161 81
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	161 81	officers, \$485.00; directors, \$123,-	
Pass-books	10 05	00; auditors, \$9.00.....	617 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	79 00
		Furniture and fixtures.....	22 10
		Filing annual report.....	1 00
		Cash in bank at end of year.....	717 94
Total receipts	\$202,838 13	Total disbursements	\$202,838 13

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 331; membership at end of year, 351. Borrowing members, 70, holding 982 shares; non-borrowing members, 281, holding 1,487 shares.

Shares in force at beginning of fiscal year, 2,320; shares issued during year, 572; shares canceled (matured, none) during year, 423; shares in force at close of year, 2,469.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PRIDE OF NEWARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 10, 1906.

Commenced business March 8, 1906.

President, J. WILLIAM HUEGEL.

Secretary, SAMUEL A. NADEL.

Treasurer, ABRAHAM KAISER.

FINANCIAL CONDITION FEBRUARY 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$93,200 00	Due installment shareholders—dues	\$69,141 00
Loans on shares of association....	3,450 00	Due installment shareholders—profits apportioned	10,731 71
Cash deposited in bank.....	2,456 21	Due installment shareholders—advance payments	40 00
Furniture and fixtures.....	77 00	Due on shares lapsed or forfeited.	17 80
Installments due and unpaid.....	465 00	Due prepaid or paid-up shareholders—subscriptions	600 00
Interest and fines due and unpaid	381 50	Balance payable on loans made..	1,775 00
Taxes, insurance, etc., advanced for borrowers	175 80	Borrowed money	17,900 00
Total assets	\$100,205 51	Total liabilities	\$100,205 51

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,703 41	Loaned on mortgages.....	\$30,218 00
Dues on installment shares.....	20,029 00	Loaned on shares.....	2,193 00
Interest	4,820 18	Dues repaid on withdrawal.....	4,007 00
Gross premium	639 53	Profits or interest on withdrawal.	123 90
Fines	79 80	Interest or dividends on prepaid or paid-up shares.....	30 00
Transfer fees	5 00	Borrowed money	38,100 00
Mortgage loans repaid.....	4,000 00	Interest on borrowed money.....	849 65
Mortgage loans canceled by foreclosure or deed.....	4,500 00	Taxes, insurance, etc., for borrowers	92 56
Stock loans repaid.....	1,838 00	Salaries or other compensation of officers, \$350.00; directors, \$99.00; auditors, \$15.00	464 00
Money borrowed	41,000 00	Rent	25 00
Pass books	4 50	Advertising, stationery, printing, postage, light and fuel.....	60 10
Total receipts	\$78,619 42	Cash in bank at end of year.....	2,456 21
		Total disbursements	\$78,619 42

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 247; membership at end of year, 261. Borrowing members, 56, holding 614 shares; non-borrowing members, 205, holding 1,143 shares.

Shares in force at beginning of fiscal year, 1,645; shares issued during year, 270; shares canceled (matured, none) during year, 158; shares in force at close of year, 1,757.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

PROGRESS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 26, 1895. Commenced business March 6, 1895.

President, RUDOLPH LEVI.

Secretary, MEIER NEWMAN.

Treasurer, LOUIS M. FINGER.

FINANCIAL CONDITION FEBRUARY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$544,100 00	Due installment shareholders—	
Loans on shares of association...	28,595 00	dues	\$428,226 00
Cash deposited in bank.....	4,094 72	Due installment shareholders—	
Furniture and fixtures.....	60 00	profits apportioned	111,894 79
Installments due and unpaid.....	299 70	Due installment shareholders—	
Interest and fines due and unpaid	657 59	advance payments	87 50
Taxes, insurance, etc., advanced		Borrowed money	38,000 00
for borrowers	318 95	Interest accrued on borrowed	
Transfer fees	2 00	money	25 00
Unexpired discount	115 11	Surplus or undivided profits.....	9 78
Total assets	\$578,243 07	Total liabilities	\$578,243 07

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$144,100 00
year	\$16,177 81	Loaned on shares.....	26,725 00
Dues on installment shares.....	100,989 80	Dues repaid on withdrawal.....	28,033 50
Interest	31,669 46	Profits or interest on withdrawal.	4,095 01
Gross premium	2,827 46	Prepaid or paid-up shares.....	19,000 00
Fines	115 15	Matured shares	4,800 00
Transfer fees	22 45	Borrowed money	69,500 00
Mortgage loans repaid.....	80,200 00	Interest on borrowed money.....	2,393 20
Stock loans repaid.....	250 00	Taxes, insurance, etc., for bor-	
Money borrowed	72,500 00	rowers	77 00
Taxes, insurance, etc., advanced,		Salaries or other compensation	
repaid	134 65	of officers, \$1,550.00; directors,	
		\$337.00; auditors, \$30.00.....	1,917 00
		Rent	57 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	94 35
		Cash in bank at end of year.....	4,094 72
Total receipts	\$304,886 78	Total disbursements	\$304,886 78

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 553; membership at end of year, 639. Borrowing members, 134, holding 5,880 shares; non-borrowing members, 505, holding 10,704½ shares.

Shares in force at beginning of fiscal year, 15,603½; shares issued during year, 2,189; shares canceled (matured, 48) during year, 1,208; shares in force at close of year, 16,584½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PROSPERITY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 3, 1900.

Commenced business March 3, 1900.

President, HENRY COBT.*Secretary*, HARRY M. COLEMAN.*Treasurer*, FREDERICK KILGUS.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$305,650 00	Due installment shareholders—dues	\$221,376 00
Loans on shares of association....	25,960 00	Due installment shareholders—profits apportioned	54,660 71
Cash deposited in bank.....	6,857 08	Due installment shareholders—advance payments	325 00
Furniture and fixtures.....	175 00	Due prepaid or paid-up shareholders—subscriptions	18,200 00
Installments due and unpaid.....	1,387 00	Due shareholders—matured shares	299 39
Interest and fines due and unpaid	1,306 09	Balance payable on loans made..	1,651 90
Taxes, insurance, etc., advanced for borrowers	153 43	Borrowed money	45,000 00
Pass books	24 40		
Total assets	\$341,513 00	Total liabilities	\$341,513 00

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$917 93	Loaned on mortgages.....	\$92,354 50
Dues on installment shares.....	57,082 50	Loaned on shares.....	14,957 00
Subscriptions on prepaid or paid-up shares	18,200 00	Dues repaid on withdrawal.....	18,103 00
Interest	17,888 30	Profits or interest on withdrawal.	1,514 84
Installment premiums	2,031 50	Matured shares	18,200 00
Fines	231 79	Borrowed money	479,350 00
Transfer fees	21 30	Interest on borrowed money.....	2,409 37
Admission or membership fees...	14 10	Taxes, insurance, etc., for borrowers	165 43
Mortgage loans repaid.....	23,200 00	Salaries or other compensation of officers, \$670.00; directors, \$118.00; auditors, \$15.00.....	803 00
Stock loans repaid.....	7,719 00	Rent	60 00
Money borrowed	507,600 00	Advertising, stationery, printing, postage, light and fuel.....	106 75
Taxes, insurance, etc., advanced, repaid	52 00	State examination and filing annual report	21 00
Total receipts	\$634,958 42	Cabinet	18 95
		Premium on officers' bonds.....	37 50
		Cash in bank at end of year.....	6,857 08
		Total disbursements	\$634,958 42

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 505; membership at end of year, 532. Borrowing members, 118, holding 2,087 shares; non-borrowing members, 414, holding 2,527½ shares.

Shares in force at beginning of fiscal year, 4,344; shares issued during year, 952; shares canceled (matured, 91) during year 681½; shares in force at close of year, 4,614½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 15 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

PROTECTION BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated January 16, 1886. Commenced business January 27, 1886.

President, FRANK W. MILLER.

Secretary, GEORGE W. FREY.

Treasurer, CHARLES O. GOODWIN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$71,700 00	Due installment shareholders—	
Loans on shares of association.....	766 00	dues	\$45,006 00
Cash on hand.....	285 23	Due installment shareholders—	
Cash deposited in bank.....	1,091 11	profits apportioned	12,903 94
Real estate acquired under fore-		Due prepaid or paid-up share-	
closure or in settlement of debts		holders—subscriptions	20,200 00
due association	1,620 00	Payment on real estate contract.	263 00
Real estate sold under contract..	2,300 00		
Furniture and fixtures.....	70 00		
Installments due and unpaid....	286 00		
Interest and fines due and unpaid	222 20		
Taxes, insurance, etc., advanced			
for borrowers	32 40		
Total assets	\$78,372 94	Total liabilities	\$78,372 94

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$24,700 00
year	\$423 99	Loaned on shares.....	816 00
Dues on installment shares.....	12,287 00	Dues repaid on withdrawal.....	6,448 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	537 24
up shares	11,400 00	Prepaid or paid-up shares.....	5,000 00
Interest	4,612 48	Interest or dividends on prepaid	
Gross premium	370 32	or paid-up shares.....	883 00
Fines	130 27	Matured shares	12,600 00
Rents	193 03	Borrowed money	9,500 00
Mortgage loans repaid.....	22,500 00	Interest on borrowed money.....	96 25
Mortgage loans canceled by fore-		Real estate acquired under fore-	
closure or deed.....	3,600 00	closure or in settlement of debts	
Stock loans repaid.....	1,190 00	due association	1,620 00
Stock loans canceled by matured		Taxes, repairs and insurance (not	
shares	500 00	chargeable to borrowers).....	196 23
Real estate sold.....	23 00	Taxes, insurance, etc., for bor-	
Money borrowed	7,000 00	rowers and on real estate sold	
Taxes, insurance, etc., advanced,		under contract	47 40
repaid	15 00	Salaries or other compensation of	
		officers	300 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	83 58
		Premium on officers' bonds.....	20 00
		State examination and filing an-	
		ual report	21 00
		Cash on hand and in bank at	
		end of year.....	1,376 34
Total receipts	\$64,245 09	Total disbursements	\$64,245 09

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 104; membership at end of year, 115. Borrowing members, 26, holding 338 shares; non-borrowing members, 89, holding 655 shares.

Shares in force at beginning of fiscal year, 917; shares issued during year, 404; shares canceled (matured, 63) during year, 278; shares in force at close of year, 1,043.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 43-100 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

PRUDENTIAL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated August 12, 1892.

Commenced business June, 1892.

President, MICHAEL P. ROCHE.

Secretary, FERDINAND HEICHEMER.

Treasurer, FREDERICK BOWDEN.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$74,000 00	Due installment shareholders—	
Loans on shares of association...	85 00	dues	\$43,635 00
Cash on hand.....	60	Due installment shareholders—	
Cash deposited in bank.....	2,352 61	profits apportioned	9,143 83
Furniture and fixtures.....	150 00	Due installment shareholders—	
Installments due and unpaid....	294 00	advance payments	102 00
Interest and fines due and unpaid	231 33	Due prepaid or paid-up share-	
Taxes, insurance, etc., advanced		holders—subscriptions	9,000 00
for borrowers	7 50	Balance payable on loans made..	2,568 00
Interest accrued	56	Borrowed money	12,500 00
		Interest accrued on borrowed	
		money	87 50
		Surplus or undivided profits.....	35 17
		Expenses accrued	50 00
Total assets	\$77,121 50	Total liabilities	\$77,121 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$33,352 00
year	\$215 20	Loaned on shares.....	75 00
Dues on installment shares.....	15,531 00	Dues repaid on withdrawal.....	2,902 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	69 96
up shares	4,500 00	Prepaid or paid-up shares.....	3,400 00
Interest	3,814 84	Interest or dividends on prepaid	
Gross premium	589 10	or paid-up shares.....	546 17
Fines	59 30	Borrowed money	15,200 00
Transfer fees	3 10	Interest on borrowed money.....	392 37
Mortgage loans repaid.....	13,800 00	Salaries or other compensation of	
Money borrowed	20,200 00	officers, \$240.00; auditors, \$9.00.	249 00
Safe	30 00	Rent	30 00
Pass-book and certificates.....	23 75	Advertising, stationery, printing,	
		postage, light and fuel.....	46 68
		Safe	150 00
		Cash on hand and in bank at be-	
		ginning of year.....	2,353 11
Total receipts	\$58,766 29	Total disbursements	\$58,766 29

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 170; membership at end of year, 239. Borrowing members, 32, holding 390 shares; non-borrowing members, 207, holding 1,074 shares.

Shares in force at beginning of fiscal year, 1,009; shares issued during year, 612; shares canceled (matured, none) during year, 157; shares in force at close of year, 1,464.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PUBLIC BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 15, 1905.

Commenced business March 1, 1905.

*President, JOHN S. SHELDON.**Secretary, JULIUS A. PROEHL.**Treasurer, ROBERT S. SCHUBARTH.*

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).	\$56,900 00	Due installment shareholders—	
Loans on shares of association...	1,005 00	dues	\$45,327 00
Cash deposited in bank.....	556 37	Due installment shareholders—	
Installments due and unpaid.....	243 50	profits apportioned	7,402 22
Interest, premium and fines due		Due installment shareholders—	
and unpaid	276 75	advance payments	10 00
		Borrowed money	6,200 00
		Surplus or undivided profits.....	42 40
Total assets	\$58,981 62	Total liabilities	\$58,981 62

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$16,600 00
year	\$354 80	Loaned on shares.....	765 00
Dues on installment shares.....	14,230 40	Dues repaid on withdrawal.....	5,441 32
Interest	3,185 36	Profits or interest on withdrawal.	241 69
Installment premiums	310 96	Borrowed money	92,800 00
Fines	100 11	Interest on borrowed money.....	410 78
Mortgage loans repaid.....	5,000 00	Salaries or other compensation of	
Stock loans repaid.....	420 00	officers, \$165.00; auditors, \$15.00.	180 00
Money borrowed	93,500 00	Rent	48 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	16 90
		State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds.....	20 57
		Cash in bank at end of year.....	556 37
Total receipts	\$117,101 63	Total disbursements	\$117,101 63

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 180; membership at end of year, 179. Borrowing members, 29, holding 320½ shares; non-borrowing members, 150, holding 888 shares.

Shares in force at beginning of fiscal year, 1,142½; shares issued during year, 271; shares canceled (matured, none) during year, 205; shares in force at close of year, 1,208½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 14-25 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**RELIABLE BUILDING AND LOAN ASSOCIATION,
NEWARK.**

Incorporated August 12, 1884. Commenced business September, 1884.

President, JAMES J. MATTHEWS.

Secretary, FERD HEICHEMER.

Treasurer, SILAS W. PEARSALL.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$583,000 00	Due installment shareholders—	
Loans on shares of association....	9,255 00	dues	\$429,002 00
Cash deposited in bank.....	790 48	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	112,610 02
closure or in settlement of debts		Due installment shareholders—	
due association	8,200 55	advance payments	478 20
Association building	8,500 00	Balance payable on loans made..	1,935 00
Real estate sold under contract...	3,737 85	Borrowed money	79,460 00
Installments due and unpaid.....	5,409 00	Interest accrued on borrowed	
Interest and fines due and unpaid	5,310 35	money	666 41
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	398 19
for borrowers	352 26	Expenses accrued	35 00
Interest accrued	29 33		
Total assets	\$624,584 82	Total liabilities	\$624,584 82

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$115,931 00
year	\$1,612 20	Loaned on shares.....	5,035 00
Dues on installment shares.....	112,600 00	Dues repaid on withdrawal.....	64,087 00
Interest	37,169 62	Profits or interest on withdrawal.	13,054 07
Gross premium	1,145 93	Prepaid or paid-up shares.....	21,200 00
Fines	693 60	Interest or dividends on prepaid	
Transfer fees	13 15	or paid-up shares.....	544 88
Rents	1,451 50	Matured shares	79,800 00
Mortgage loans repaid.....	141,500 00	Borrowed money	87,300 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	4,373 55
tured shares	5,200 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed.....	7,500 00	due association	8,455 95
Stock loans repaid.....	4,990 00	Taxes, repairs and insurance (not	
Stock loans canceled by matured		chargeable to borrowers).....	2,288 56
shares	2,460 00	Taxes, insurance, etc., for bor-	
Real estate sold.....	6,446 91	rowers and on real estate sold	
Money borrowed	33,060 00	under contract	218 73
Taxes, insurance, etc., advanced,		Salaries or other compensation	
repaid	397 61	of officers, \$1,700.00; directors,	
Pass books and certificates.....	47 25	\$540.00; auditors, \$30.00; clerks,	
Commissions on insurance.....	125 00	\$450.00	2,720 00
		Rent	60 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	502 03
		Profit and loss.....	51 52
		Cash in bank at end of year.....	790 48
Total receipts	\$406,412 77	Total disbursements	\$406,412 77

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,195; membership at end of year, 1,217. Borrowing members, 236, holding 3,184 shares; non-borrowing members, 981, holding 5,619 shares.

Shares in force at beginning of fiscal year, 8,937; shares issued during year, 1,543; shares canceled (matured, 399) during year, 1,677; shares in force at close of year, 8,803.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

RELiance BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 24, 1909. Commenced business February 21, 1910.

President, OSCAR BLOCH.

Secretary, IRVING E. HEYMAN.

Treasurer, PAUL S. MAYBAUM.

FINANCIAL CONDITION FEBRUARY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$4,750 00	Due installment shareholders—	
Cash deposited in bank.....	209 04	dues	\$4,241 00
Installments, etc., due and un-		Due installment shareholders—	
paid	142 15	profits apportioned	281 07
		Due installment shareholders—	
		advance payments	79 00
		Borrowed money	500 00
		Surplus or undivided profits.....	12
Total assets	\$5,101 19	Total liabilities	\$5,101 19

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$5,990 00	Loaned on mortgages.....	\$4,750 00
Interest	139 40	Dues repaid on withdrawal.....	1,565 00
Installment premiums	84 72	Borrowed money	1,000 00
Fines	18 98	Interest on borrowed money.....	19 23
Admission or membership fees....	16 80	Rent	25 00
Money borrowed	1,500 00	Advertising, stationery, printing,	
Committee fees	12 00	postage, light and fuel.....	190 80
Interest returned on notes repaid	9 17	Bonds of officers.....	12 00
		Cash in bank at end of year.....	209 04
Total receipts	\$7,771 07	Total disbursements	\$7,771 07

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$200.00. Installments, \$2.00, payable monthly.

Membership at end of year, 87. Borrowing members, 3, holding 25 shares; non-borrowing members, 84, holding 253 shares.

Shares issued during year, 314; shares canceled (matured, none) during year, 36; shares in force at close of year, 273.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 3 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

ROSEVILLE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 14, 1885. Commenced business November 1, 1885.

President, ELWOOD C. HARRIS.

Secretary, CHARLES W. BROWER.

Treasurer, HENRY V. D. SCHENK.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$546,162 50	Due installment shareholders—	
Loans on shares of association....	12,600 00	dues	\$462,852 00
Cash deposited in bank.....	2,865 02	Due installment shareholders—	
Real estate sold under contract...	3,889 64	profits apportioned	103,012 76
Furniture and fixtures.....	200 00	Due installment shareholders—	
Installments due and unpaid.....	823 00	advance payments	689 00
Interest and fines due and unpaid	509 03	Due shareholders—matured shares	600 00
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	98
for borrowers	51 30		
Interest accrued	49 25		
Total assets	\$567,154 74	Total liabilities	\$567,154 74

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$97,115 84
year	\$512 46	Loaned on shares.....	6,020 00
Dues on installment shares.....	104,180 60	Dues repaid on withdrawal.....	55,024 00
Interest	29,500 46	Profits or interest on withdrawal.	12,276 52
Gross premium	1,576 74	Matured shares	62,600 00
Fines	689 74	Borrowed money	22,000 00
Transfer fees	23 00	Interest on borrowed money.....	63 93
Rents	48 00	Real estate acquired under fore-	
Mortgage loans repaid.....	82,700 00	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	4,395 80
tured shares	14,200 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers and on real estate sold	
closure or deed.....	3,800 00	under contract	582 52
Stock loans repaid.....	5,700 00	Salaries or other compensation of	
Real estate sold.....	414 67	officers, \$950.00; auditors, \$75.00;	
Money borrowed	20,000 00	clerks, \$24.00	1,049 00
Taxes, insurance, etc., advanced,		Rent	187 50
repaid	640 38	Advertising, stationery, printing,	
Appraisal fees	129 00	postage, light and fuel.....	313 10
Profits on exchanged stock.....	595 13	Appraisal fees	129 00
		Fines returned	16 95
		Premiums returned	76 00
		Cash in bank at end of year.....	2,865 02
Total receipts	\$264,715 18	Total disbursements	\$264,715 18

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 845; membership at end of year, 872. Borrowing members, 199, holding 2,919½ shares; non-borrowing members, 673, holding 4,914 shares.

Shares in force at beginning of fiscal year, 7,685; shares issued during year, 1,446; shares canceled (matured, 307) during year, 1,297½; shares in force at close of year, 7,833½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 47-100 per cent.; on stock (book) loans, 1 12-25 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

SAVINGS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 20, 1886. Commenced business January 20, 1886.

President, JOHN H. HUEGEL.

Secretary, FERDINAND J. BURGDORFF.

Treasurer, JAMES G. NOLAN.

FINANCIAL CONDITION JANUARY 18, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$333,700 00	Due installment shareholders—	
Loans on shares of association...	14,469 00	dues	\$227,350 00
Cash on hand.....	82 53	Due installment shareholders—	
Cash deposited in bank.....	5,300 96	profits apportioned	62,645 90
Furniture and fixtures.....	185 00	Due installment shareholders—	
Installments due and unpaid.....	713 00	advance payments	263 00
Interest, premium and fines due		Due prepaid or paid-up share-	
due and unpaid.....	725 45	holders—subscriptions	36,100 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	1,045 49	holders—profits accrued or ap-	
Interest accrued	1,740 85	portioned	89 21
		Unearned gross premiums.....	1,322 00
		Borrowed money	30,000 00
		Surplus or undivided profits.....	192 17
Total assets	\$357,962 28	Total liabilities	\$357,962 28

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 18, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$76,200 00
ginning of year.....	\$1,970 50	Loaned on shares.....	5,111 00
Dues on installment shares.....	52,099 00	Dues repaid on withdrawal.....	24,440 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	3,903 59
up shares	10,100 00	Prepaid or paid-up shares.....	5,000 00
Interest	20,237 54	Interest or dividends on prepaid	
Gross premium	1,243 79	or paid-up shares.....	1,976 65
Fines	211 47	Matured shares	36,000 00
Transfer fees	6 00	Borrowed money	196,500 00
Mortgage loans repaid.....	54,400 00	Interest on borrowed money.....	1,610 01
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	1,000 00	rowers	425 92
Stock loans repaid.....	1,875 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$1,150.00; directors,	
shares	800 00	\$420.00; auditors, \$20.00; clerks,	
Money borrowed	214,000 00	\$4.00; other office employees,	
Taxes, insurance, etc., advanced,		\$24.00	1,618 00
repaid	358 44	Rent	24 00
Pass-books	9 80	Advertising, stationery, printing,	
		postage, light and fuel.....	117 83
		Premium on officers' bonds.....	6 00
		Filing annual report.....	1 00
		Cash on hand and in bank at end	
		of year	5,383 49
Total receipts	\$358,317 54	Total disbursements	\$358,317 54

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 517; membership at end of year, 549. Borrowing members, 140, holding 2,241 shares; non-borrowing members, 409, holding 2,046 shares.

Shares in force at beginning of fiscal year, 4,103; shares issued during year, 887; shares canceled (matured, 180) during year, 708; shares in force at close of year, 4,287.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SECOND WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 7, 1904.

Commenced business June 15, 1904.

President, WILLIAM S. ROSENSTRAUCH.

Secretary, DAVID LONGFELDER.

Treasurer, ABRAHAM KAISER.

FINANCIAL CONDITION JUNE 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$94,200 00	Due installment shareholders—	
Loans on shares of association...	5,018 75	dues	\$68,574 00
Cash deposited in bank.....	811 63	Due installment shareholders—	
Furniture and fixtures.....	130 00	profits apportioned	14,072 28
Installments due and unpaid.....	627 00	Due prepaid or paid-up share-	
Interest, premium and fines due		holders—subscriptions	5,050 00
and unpaid	603 10	Borrowed money	13,800 00
Taxes, insurance, etc., advanced			
for borrowers	105 80		
Total assets	\$101,496 28	Total liabilities	\$101,496 28

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$38,050 00
year	\$160 44	Loaned on shares.....	2,638 75
Dues on installment shares.....	21,539 00	Dues repaid on withdrawal.....	6,506 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	435 67
up shares	2,200 00	Prepaid or paid-up shares.....	1,250 00
Interest	4,805 14	Interest or dividends on prepaid	
Gross premium	824 34	or paid-up shares.....	252 48
Fines	72 72	Borrowed money	42,800 00
Transfer fees	14 00	Interest on borrowed money.....	595 20
Mortgage loans repaid.....	12,100 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	2,410 00	rowers	152 61
Money borrowed	49,800 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$385.00; directors, \$71.-	
repaid	140 66	00; auditors, \$10.00.....	466 00
Pass-books	13 45	Rent	25 00
Total receipts	\$94,079 75	Advertising, stationery, printing,	
		postage, light and fuel.....	49 16
		Premium on officers' bonds.....	26 25
		State examination and filing an-	
		nuual report	21 00
		Cash in bank at end of year.....	811 63
		Total disbursements	\$94,079 75

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments* \$1.00, payable monthly.

Membership at beginning of fiscal year, 236; membership at end of year, 267. Borrowing members, 35, holding 672 shares; non-borrowing members, 232, holding 1,247½ shares.

Shares in force at beginning of fiscal year, 1,635; shares issued during year, 479; shares canceled (matured, none) during year, 244½; shares in force at close of year, 1,919½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SECURITY BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated July 2, 1884.

Commenced business July 9, 1884.

*President, H. C. H. HEROLD.**Secretary, CHARLES B. DUNCAN.**Treasurer, JOHN J. BURKHARDT.*

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$565,100 00	Due installment shareholders—	
Loans on shares of association ..	20,460 00	dues	\$422,970 00
Cash deposited in bank	1,762 93	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	109,728 42
closure or in settlement of debts		Due prepaid or paid-up share-	
due association	4,626 33	holders—subscriptions	17,100 00
Installments due and unpaid	600 50	Borrowed money	45,000 00
Interest and fines due and unpaid	728 70		
Taxes, insurance, etc., advanced			
for borrowers	1,519 96		
Total assets	\$594,798 42	Total liabilities	\$594,798 42

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$174,350 00
year	\$1,187 46	Loaned on shares	10,880 00
Dues on installment shares	100,588 50	Dues repaid on withdrawal	26,458 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal	2,396 36
up shares	4,600 00	Prepaid or paid-up shares	2,000 00
Interest	33,357 51	Interest or dividends on prepaid	
Gross premium	4,043 50	or paid-up shares	819 18
Fines	414 24	Matured shares	77,300 00
Transfer fees	81 10	Borrowed money	366,000 00
Rents	140 00	Interest on borrowed money	1,622 79
Mortgage loans repaid	109,550 00	Real estate acquired under fore-	
Mortgage loans canceled by ma-		closure or in settlement of debts	
tured shares	15,700 00	due association	5,126 33
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed	4,600 00	rowers	493 78
Stock loans repaid	6,365 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$1,175.00; directors,	
shares	5,805 00	\$130.00; auditors, \$15.00; clerks,	
Money borrowed	384,000 00	\$192.00	1,512 00
Taxes, insurance, etc., advanced		Rent	60 00
repaid	542 11	Advertising, stationery, printing,	
		postage, light and fuel	71 55
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year	1,762 93
Total receipts	\$670,874 42	Total disbursements	\$670,874 42

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured). \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,069; membership at end of year, 1,156. Borrowing members, 257, holding 3,208½ shares; non-borrowing members, 899, holding 5,210½ shares.

Shares in force at beginning of fiscal year, 7,622; shares issued during year, 1,803; shares canceled (matured, 386½) during year, 1,006; shares in force at close of year, 8,419.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

SEVENTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 5, 1891.

Commenced business October, 1891.

*President, FRANK H. THOMPSON.**Secretary, JAMES A. BERRY.**Treasurer, JAMES TAAFFE.*

FINANCIAL CONDITION OCTOBER 17, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$153,450 00	Due installment shareholders—	
Loans on shares of association....	1,825 00	dues	\$132,030 00
Cash deposited in bank.....	7,450 94	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	34,020 29
closure or in settlement of debts		Due installment shareholders—	
due association	2,595 38	advance payments	75 00
Furniture and fixtures.....	95 00		
Installments due and unpaid.....	330 00		
Interest and fines due and unpaid	290 30		
Taxes, insurance, etc., advanced			
for borrowers	88 67		
Total assets	\$166,125 29	Total liabilities	\$166,125 29

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 17, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$27,306 70
year	\$6,868 31	Loaned on shares.....	1,400 00
Dues on installment shares.....	31,746 00	Dues repaid on withdrawal.....	12,638 00
Interest	9,636 56	Profits or interest on withdrawal.	2,353 75
Gross premium	532 13	Matured shares	22,600 00
Fines	161 87	Borrowed money	25,500 00
Transfer fees	4 00	Interest on borrowed money.....	102 65
Admission or membership fees....	18 75	Real estate acquired under fore-	
Rents	8 00	closure or in settlement of debts	
Mortgage loans repaid.....	22,300 00	due association	2,595 38
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	2,100 00	officers, \$450.00; auditors, \$10.00..	460 00
Mortgage loans canceled by fore-		Rent	38 00
closure or deed.....	2,600 00	Advertising, stationery, printing,	
Stock loans repaid.....	1,000 00	postage, light and fuel.....	89 20
Stock loans canceled by matured		State examination and filing an-	
shares	100 00	nual report	21 00
Money borrowed	25,500 00	Personal property	15 00
		Cash in bank at end of year....	7,450 94
Total receipts	\$102,575 62	Total disbursements	\$102,575 62

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 380; membership at end of year, 356. Borrowing members, 68, holding 830 shares; non-borrowing members, 288, holding 1,853 shares.

Shares in force at beginning of fiscal year, 2,507; shares issued during year, 528; shares canceled (matured, 113) during year, 352; shares in force at close of year, 2,683.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

SIXTEENTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 12, 1909. Commenced business January 13, 1909.

President, HUGH F. GILLIGAN.

Secretary, JAMES F. SISSERSON.

Treasurer, HERMAN B. GOOD.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$45,200 00	Due installment shareholders—dues	\$31,173 00
Loans on shares of association.....	70 00	Due installment shareholders—profits apportioned	2,162 86
Cash deposited in bank.....	4,322 17	Due installment shareholders—advance payments	5 00
Furniture and fixtures.....	50 00	Due prepaid or paid-up shareholders—subscriptions	6,500 00
Installments due and unpaid.....	261 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	108 28
Interest, premium and fines due and unpaid	111 88	Balance payable on loans made...	2,000 00
Interest and premium accrued....	240 51	Borrowed money	8,300 00
		Surplus or undivided profits.....	6 42
Total assets	\$50,255 56	Total liabilities	\$50,255 56

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,145 90	Loaned on mortgages.....	\$40,300 00
Dues on installment shares.....	23,235 00	Loaned on shares.....	70 00
Subscriptions on prepaid or paid-up shares	12,500 00	Dues repaid on withdrawal.....	2,652 00
Interest	1,833 40	Profits or interest on withdrawal.	16 53
Installment premiums	389 43	Prepaid or paid-up shares.....	8,000 00
Fines	69 70	Interest or dividends on prepaid or paid-up shares.....	197 98
Transfer fees	21 00	Borrowed money	26,200 00
Admission or membership fees....	8,500 00	Interest on borrowed money.....	210 83
Mortgage loans repaid.....	34,500 00	Salaries or other compensation of officers	125 00
Money borrowed	6 00	Rent	50 00
Appraisal fees		Advertising, stationery, printing, postage, light and fuel.....	38 50
Total receipts	\$82,215 43	Premium on officers' bonds.....	12 00
		Incidentals	20 42
		Cash in bank at end of year.....	4,322 17
		Total disbursements	\$82,215 43

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 148; membership at end of year, 266. Borrowing members, 11, holding 257 shares; non-borrowing members, 255, holding 1,993 shares.

Shares in force at beginning of fiscal year, 1,029; shares issued during year, 1,473; shares canceled (matured, none) during year, 252; shares in force at close of year, 2,250.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, 3 per cent. per annum.

Admission fee charged, 15 cents per certificate. Withdrawal fee charged, none.

Foreclosures during year, none.

SIXTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 23, 1903.

Commenced business May 13, 1903.

President, HENRY CORT.

Secretary, HARRY MILLS COLEMAN.

Treasurer, GUSTAV W. ROEBER.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$90,300 00	Due installment shareholders— dues	\$76,168 50
Loans on shares of association....	3,781 00	Due installment shareholders— profits apportioned	17,154 00
Cash deposited in bank.....	1,729 26	Due installment shareholders— advance payments	40 00
Real estate acquired under fore- closure or in settlement of debts due association	4,395 70	Balance payable on loans made..	1,930 00
Installments due and unpaid.....	265 50	Borrowed money	5,500 00
Interest and fines due and unpaid	226 13		
Taxes, insurance, etc., advanced for borrowers	30 24		
Safe	55 00		
Pass books	9 67		
Total assets	\$100,792 50	Total liabilities	\$100,792 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$143 72	Loaned on mortgages.....	\$16,661 85
Dues on installment shares.....	17,959 00	Loaned on shares.....	1,814 00
Interest	5,499 63	Dues repaid on withdrawal.....	6,414 00
Gross premium	460 00	Profits or interest on withdrawal.	523 02
Fines	87 45	Prepaid or paid-up shares.....	3,900 00
Transfer fees	26 35	Borrowed money	35,350 00
Admission or membership fees....	3 45	Interest on borrowed money.....	401 34
Rents	108 00	Real estate acquired under fore- closure or in settlement of debts due association	4,503 70
Mortgage loans repaid.....	9,500 00	Salaries or other compensation of officers, \$500.00; directors, \$74.00; auditors, \$9.00	583 00
Stock loans repaid.....	3,388 00	Rent	18 00
Money borrowed	34,850 00	Advertising, stationery, printing, postage, light and fuel.....	93 93
		Premium on officers' bonds.....	12 50
		State examination and filing an- nual report	21 00
		Cash in bank at end of year.....	1,729 26
Total receipts	\$72,025 60	Total disbursements	\$72,025 60

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 224; membership at end of year, 214. Borrowing members, 38, holding 517½ shares; non-borrowing members, 176, holding 989½ shares.

Shares in force at beginning of fiscal year, 1,512½; shares issued during year, 226; shares canceled (matured, none) during year, 231½; shares in force at close of year, 1,507.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, 15 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, 1.

SONS OF ST. GEORGE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 1, 1909.

Commenced business March 16, 1909.

President, RALPH WALDRON.

Secretary, CHARLES H. BATKIN.

Treasurer, JAMES T. SMITH.

FINANCIAL CONDITION FEBRUARY 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$8,100 00	Due installment shareholders—	
Loans on shares of association...	316 00	dues	\$6,276 00
Cash deposited in bank.....	17 95	Due installment shareholders—	
Installments due and unpaid.....	78 00	profits apportioned	468 67
Interest and fines due and unpaid	3 72	Due prepaid or paid-up share-	
Stationery and supplies.....	52 00	holders—subscriptions	5 00
		Borrowed money	1,800 00
		Interest accrued on borrowed	
		money	18 00
Total assets	\$8,567 67	Total liabilities	\$8,567 67

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$6,100 00
year	\$743 03	Loaned on shares.....	296 00
Dues on installment shares.....	4,229 00	Dues repaid on withdrawal.....	738 00
Interest	326 96	Profits or interest on withdrawal.	3 03
Gross premium	61 00	Borrowed money	1,500 00
Fines	23 05	Interest on borrowed money.....	19 55
Transfer fees	50	Salaries or other compensation of	
Admission or membership fees...	6 25	officers	12 00
Stock loans repaid.....	16 00	Advertising, stationery, printing,	
Money borrowed	3,300 00	postage, light and fuel.....	6 26
		Premium on officers' bonds.....	12 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	17 95
Total receipts	\$8,705 79	Total disbursements	\$8,705 79

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 55; membership at end of year, 62. Borrowing members, 3, holding 46 shares; non-borrowing members, 59, holding 296 shares.

Shares in force at beginning of fiscal year, 266; shares issued during year, 150; shares canceled (matured, none) during year, 74; shares in force at close of year, 342.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

SOUTH ORANGE BUILDING AND LOAN ASSOCIATION,
SOUTH ORANGE.

Incorporated September 17, 1887. Commenced business September 20, 1887.

President, CHARLES I. BECK.

Secretary, THOMAS R. WERE.

Treasurer, JOSEPH ARNOLD.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$383,350 00	Due installment shareholders—	
Loans on shares of association ..	6,010 50	dues	\$290,916 00
Cash deposited in bank	490 12	Due installment shareholders—	
Furniture and fixtures	150 00	profits apportioned	82,850 44
Installments due and unpaid	3,133 25	Due installment shareholders—	
Interest, premium and fines due		advance payments	660 10
and unpaid	1,716 17	Due on shares lapsed or forfeited	68 50
Taxes, insurance, etc., advanced		Due shareholders—matured shares	400 00
for borrowers	45 00	Balance payable on loans made..	20,000 00
Total assets	\$394,895 04	Total liabilities	\$394,895 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$80,819 62
year	\$285 04	Loaned on shares	3,082 50
Dues on installment shares	64,647 96	Dues repaid on withdrawal	12,765 00
Interest	20,685 98	Profits or interest on withdrawal.	2,010 02
Installment premiums	3,027 37	Matured shares	18,400 00
Gross premium	330 00	Borrowed money	207,600 00
Fines	326 17	Interest on borrowed money	946 46
Transfer fees	19 00	Taxes, insurance, etc., for bor-	
Admission or membership fees ..	39 00	rowers	75 00
Mortgage loans repaid	29,900 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers	750 00
tured shares	7,250 00	Rent	18 00
Mortgage loans canceled by fore-		Advertising, stationery, printing,	
closure or deed	6,000 00	postage, light and fuel	15 50
Stock loans repaid	2,762 00	Filing annual report	1 00
Money borrowed	191,600 00	Premium on officers' bonds	21 00
Taxes, insurance, etc., advanced,		Protest fees	5 22
repaid	30 00	Safe	65 00
Books, etc.	3 95	Appraisal fees	3 40
Insurance commissions	157 40	Cash in bank at end of year	490 12
Protest fees	3 97		
Total receipts	\$327,067 84	Total disbursements	\$327,067 84

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured) \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 479; membership at end of year, 502. Borrowing members, 130, holding 1,909 shares; non-borrowing members, 372, holding 3,622 shares.

Shares in force at beginning of fiscal year, 5,046½; shares issued during year, 890½; shares canceled (matured, 92) during year, 406; shares in force at close of year, 5,531.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent. (gross) and 3-5 per cent. per annum; on stock (book) loans, 2 per cent. (gross).

Admission fee charged 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

SOUTH PARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 2, 1906. Commenced business February 16, 1906.

President, EDWARD H. COLYER.

Secretary, ARTHUR F. EGNER.

Treasurer, GEORGE W. SCHONER.

FINANCIAL CONDITION FEBRUARY 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$93,700 00	Due installment shareholders—	
Loans on shares of association...	3,200 00	dues	\$68,725 00
Cash deposited in bank.....	30 38	Due installment shareholders—	
Furniture and fixtures.....	60 00	profits apportioned	11,757 86
Installments due and unpaid.....	129 60	Due installment shareholders—	
Interest and fines due and unpaid	129 18	advance payments	194 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	27 70	holders—subscriptions	3,600 00
		Balance payable on loans made..	500 00
		Borrowed money	12,550 00
Total assets	\$97,326 86	Total liabilities	\$97,326 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$43,478 50
year	\$137 42	Loaned on shares.....	1,885 00
Dues on installment shares.....	23,572 40	Dues repaid on withdrawal.....	5,141 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	142 89
up shares	1,000 00	Interest or dividends on prepaid	
Interest	4,519 89	or paid-up shares.....	155 00
Gross premium	994 70	Borrowed money	3,500 00
Fines	100 80	Interest on borrowed money.....	184 92
Transfer fees	12 57	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	7,500 00	rowers	27 70
Stock loans repaid.....	1,705 00	Salaries or other compensation of	
Money borrowed	15,550 00	officers, \$400.00; auditors, \$9.00.	409 00
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	37 39
		Premium on officers' bonds.....	15 00
		Cash in bank at end of year.....	80 38
Total receipts	\$55,092 78	Total disbursements	\$55,092 78

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 221; membership at end of year, 271. Borrowing members, 45, holding 495½ shares; non-borrowing members, 226, holding 1,592 shares.

Shares in force at beginning of fiscal year, 1,648; shares issued during year, 591; shares canceled (matured, none) during year, 151½; shares in force at close of year, 2,087½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 2-5 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SOUTH SIDE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 17, 1902. Commenced business February 17, 1903.

President, EMIL HILDEBRAND.

Secretary, DANIEL DIETZ, JR.

Treasurer, MATTHIAS KARL.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$223,650 00	Due installment shareholders—	
Loans on shares of association...	14,040 00	dues	\$143,850 00
Cash deposited in bank.....	3,133 48	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	33,417 11
closure or in settlement of debts		Due installment shareholders—	
due association	4,400 00	advance payments	56 25
Furniture and fixtures.....	175 00	Due on shares lapsed or forfeited	6 80
Installments due and unpaid.....	691 50	Due prepaid or paid-up share-	
Interest and fines due and unpaid	626 05	holders—subscriptions	44,900 00
Taxes, insurance, etc., advanced		Balance payable on loans made..	3,899 70
for borrowers	583 34	Borrowed money	21,100 00
		Surplus or undivided profits.....	69 51
Total assets	\$247,299 37	Total liabilities	\$247,299 37

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$72,246 96
year	\$4,339 37	Loaned on shares.....	8,285 00
Dues on installment shares.....	39,830 50	Dues repaid on withdrawal.....	8,317 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	520 96
up shares	13,150 00	Prepaid or paid-up shares.....	4,650 00
Interest	12,568 20	Interest or dividends on prepaid	
Gross premium	1,052 99	or paid-up shares.....	2,066 95
Fines	177 55	On shares lapsed or forfeited...	121 50
Rents	360 00	Borrowed money	57,500 00
Mortgage loans repaid.....	20,400 00	Interest on borrowed money.....	1,003 02
Stock loans repaid.....	3,248 00	Taxes, insurance, etc., for bor-	
Money borrowed	64,100 00	rowers	646 86
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	238 26	officers, \$710.00; directors, \$118-	
Pass-books	14 55	00; auditors, \$15.00.....	843 00
		Rent	72 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	72 69
		Cash in bank at end of year.....	3,133 48
Total receipts	\$159,479 42	Total disbursements	\$159,479 42

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 404; membership at end of year, 460. Borrowing members, 119, holding 1,502 shares; non-borrowing members, 341, holding 2,122½ shares.

Shares in force at beginning of fiscal year, 3,041½; shares issued during year, 907¾; shares canceled (matured, none) during year, 324¾; shares in force at close of year, 3,624½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SOUTHERN NEWARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 13, 1910.

Commenced business April 11, 1910.

President, J. BRODHEAD WOOLSEY.

Secretary, JOHN A. LINNETT.

Treasurer, GEORGE C. OGDEN.

FINANCIAL CONDITION APRIL 10, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$9,700 00	Due installment shareholders—	
Loans on shares of association...	60 00	dues	\$5,437 50
Cash deposited in bank.....	847 87	Due installment shareholders—	
Furniture and fixtures.....	66 65	profits apportioned	382 86
Installments due and unpaid.....	86 00	Due installment shareholders—	
Fines due and unpaid.....	8 60	advance payments	5 00
		Balance payable on loans made..	4,939 85
		Surplus or undivided profits.....	3 91
Total assets	\$10,769 12	Total liabilities	\$10,769 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 10, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$5,896 50	Loaned on mortgages.....	\$4,760 15
Subscriptions on prepaid or paid-up shares	498 20	Loaned on shares.....	70 00
Interest	177 02	Dues repaid on withdrawal.....	540 00
Gross premium	266 00	Prepaid or paid-up shares.....	498 20
Fines	22 10	Interest or dividends on prepaid or paid-up shares.....	1 80
Transfer fees	2 50	Borrowed money	780 00
Stock loans repaid.....	10 00	Interest on borrowed money.....	7 25
Money borrowed	780 00	Salaries or other compensation of officers, \$35.00; directors, \$15.00; auditors, \$3.00	53 00
Appraisal fees	25 00	Rent	22 00
Fire insurance commissions.....	4 50	Advertising, stationery, printing, postage, light and fuel.....	20 50
Pass-books	21 15	Personal property	92 00
		Premium on officers' bonds.....	10 20
		Cash in bank at end of year.....	847 87
Total receipts	\$7,702 97	Total disbursements	\$7,702 97

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured). \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 125. Borrowing members, 5, holding 55½ shares; non-borrowing members, 120, holding 622 shares.

Shares issued during year, 762½; shares canceled (matured, none) during year, 85; shares in force at close of year, 677½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 37-50 per cent.; on stock (book) loans, none.

Admission fee charged, 15 cents per pass-book. Withdrawal fee charged, none.

Foreclosures during year, none.

SPRINGFIELD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 16, 1893.

Commenced business July 10, 1893.

*President, PETER ULRICH.**Secretary, H. F. PEAL.**Treasurer, WILLIAM HILL.*

FINANCIAL CONDITION JUNE 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$229,800 00	Due installment shareholders—	
Loans on shares of association...	8,145 00	dues	\$149,025 00
Cash deposited in bank.....	5,396 34	Due installment shareholders—	
Furniture and fixtures.....	192 50	profits apportioned	34,875 80
Installments due and unpaid.....	42 00	Due installment shareholders—	
Interest and fines due and unpaid	80	advance payments	35 00
Taxes, etc., advanced for bor-		Due prepaid or paid-up share-	
rowers	214 15	holders—subscriptions	22,050 00
		Borrowed money	37,800 00
		Surplus or undivided profits.....	4 99
Total assets	\$243,790 79	Total liabilities	\$243,790 79

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$35,614 55
year	\$2,001 59	Loaned on shares.....	3,095 00
Dues on installment shares.....	30,867 50	Dues repaid on withdrawal.....	13,463 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	2,474 20
up shares	12,100 00	Prepaid or paid-up shares.....	5,450 00
Interest	12,804 33	Interest or dividends on prepaid	
Gross premium	934 88	or paid-up shares.....	878 51
Fines	63 00	Matured shares	15,200 00
Mortgage loans repaid.....	24,500 00	Borrowed money	5,000 00
Stock loans repaid.....	2,750 00	Interest on borrowed money.....	2,461 54
Stock loans canceled by matured		Salaries or other compensation of	
shares	225 00	officers, \$462.00; directors, \$113.-	
Money borrowed	3,500 00	00; auditors, \$10.00.....	585 00
Pass-books	6 00	Advertising, stationery, printing,	
		postage, light and fuel.....	134 16
		Cash in bank at end of year.....	5,396 34
Total receipts	\$89,752 30	Total disbursements	\$89,752 30

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 345; membership at end of year, 344. Borrowing members, 82, holding 1,333½ shares; non-borrowing members, 252, holding 1,170½ shares. Shares in force at beginning of fiscal year, 2,476; shares issued during year, 326½; shares canceled (matured, 76) during year, 298½; shares in force at close of year, 2,504.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

STANDARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 23, 1886.

Commenced business October 1, 1886.

*President, ALBERT STEIN.**Secretary, ISIDOR GRAND.**Treasurer, MORRIS OSTERWEIL.*

FINANCIAL CONDITION OCTOBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$292,200 00	Due installment shareholders—	
Loans on shares of association...	7,165 00	dues	\$203,362 50
Cash deposited in bank.....	7,062 36	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	54,529 66
closure or in settlement of debts		Due installment shareholders—	
due association	2,836 92	advance payments	620 15
Installments due and unpaid.....	773 35	Balance payable on loans made..	10,804 00
Interest and fines due and unpaid	403 13	Borrowed money	41,200 00
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	491 25
for borrowers	566 80		
Total assets	\$311,007 56	Total liabilities	\$311,007 56

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$79,400 00
year	\$2,317 50	Loaned on shares.....	4,820 00
Dues on installment shares.....	52,424 90	Dues repaid on withdrawal.....	21,039 50
Interest	16,596 49	Profits or interest on withdrawal.	2,328 39
Installment premiums	1,615 98	Matured shares	20,967 96
Fines	327 80	Interest accrued on matured	
Transfer fees	37 15	shares	64 50
Mortgage loans repaid.....	49,204 00	Borrowed money	45,278 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	2,035 88
tured shares	5,700 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed	2,492 32	due association	2,740 04
Stock loans repaid.....	3,950 00	Taxes, repairs and insurance (not	
Stock loans canceled by matured		chargeable to borrowers).....	139 00
shares	325 00	Taxes, insurance, etc., for bor-	
Money borrowed	52,700 00	rowers	479 86
Taxes, insurance, etc., advanced,		Salaries or other compensation	
repaid	195 65	of officers, \$1,075.00; directors,	
New shares in old series.....	36 50	\$390.00; auditors, \$30.00.....	1,495 00
		Rent	40 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	31 50
		Filing fees	1 00
		Cash in bank at end of year.....	7,062 36
Total receipts	\$187,923 29	Total disbursements	\$187,923 29

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 404; membership at end of year, 442. Borrowing members, 122, holding 1,756 shares; non-borrowing members, 320, holding 2,289 shares.

Shares in force at beginning of fiscal year, 3,659; shares issued during year, 1,085; shares canceled (matured, 104) during year, 699; shares in force at close of year, 4,045.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

STAR BUILDING AND LOAN ASSOCIATION,*
NEWARK.

Incorporated August 11, 1910.

Commenced business September 7, 1910.

President, ABE D. LIPETZ.

Secretary, JOHN ZIPFEL, JR.

Treasurer, ISIDORE BERGER.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgage (first liens)...	\$4,600 00	Due installment shareholders—	
Loans on shares of association...	73 00	dues	\$3,769 00
Cash deposited in bank.....	40 21	Due installment shareholders—	
Installments due and unpaid.....	407 00	profits apportioned	83 92
Interest and fines due and unpaid	25 43	Due installment shareholders—	
Due for pass books.....	3 75	advance payments	96 00
Personal property	100 00	Due prepaid or paid-up sharehold-	
		ers—subscriptions	500 00
		Borrowed money	800 00
		Surplus or undivided profits.....	47
Total assets	\$5,249 39	Total liabilities	\$5,249 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$4,643 75	Loaned on mortgages.....	\$4,600 00
Subscriptions on prepaid or paid-		Loaned on shares.....	275 50
up shares	500 00	Dues repaid on withdrawal.....	1,185 75
Interest	165 25	Interest or dividends on prepaid	
Gross premium	143 51	or paid-up shares.....	12 50
Fines	30 82	Interest on borrowed money.....	16 07
Transfer fees	50	Salaries or other compensation of	
Stock loans repaid.....	202 50	officers	150 00
Money borrowed	800 00	Rent	34 00
Pass books	31 75	Advertising, stationery, printing,	
		postage, light and fuel.....	180 05
		Premium on officers' bonds.....	24 00
		Cash in bank at end of year.....	40 21
Total receipts	\$6,518 08	Total disbursements	\$6,518 08

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at end of year, 77. Borrowing members, 4, holding 38 shares; non-borrowing members, 73, holding 357 shares.

Shares issued during year, 688; shares canceled (matured, none) during year, 293; shares in force at close of year, 395.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 3 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 25 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

*Report received too late to be included in tabulation.

STERLING BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated February 2, 1905.

Commenced business March 16, 1905.

President, WILLIAM S. WALTERS.

Secretary, CHARLES A. BARBIER.

Treasurer, NICHOLAS J. ENGLISH.

FINANCIAL CONDITION MARCH 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$96,900 00	Due installment shareholders—	
Loans on shares of association ..	1,376 00	dues	\$75,714 00
Cash deposited in bank	1,108 32	Due installment shareholders—	
Furniture and fixtures	195 85	profits apportioned	10,452 26
Installments due and unpaid	2,045 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	141 00
and unpaid	782 09	Balance payable on loans made ..	2,200 00
		Borrowed money	13,900 00
Total assets	\$102,407 26	Total liabilities	\$102,407 26

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$38,300 00
year	\$1,379 93	Loaned on shares	915 00
Dues on installment shares	23,843 50	Dues repaid on withdrawal	8,796 00
Interest	4,552 12	Profits or interest on withdrawal ..	362 58
Installment premiums	275 49	Borrowed money	47,050 00
Fines	86 11	Interest on borrowed money	776 89
Mortgage loans repaid	5,500 00	Salaries or other compensation of	
Stock loans repaid	1,228 50	officers	225 00
Money borrowed	60,950 00	Rent	24 00
Insurance commission	11 00	Advertising, stationery, printing,	
Pass books	6 40	postage, light and fuel	64 12
Protest fees	1 36	Premium on officers' bonds	12 00
		State examination	20 00
		Pass books	\$1 50
		Cash in bank at end of year	1,108 32
Total receipts	\$97,735 41	Total disbursements	\$97,735 41

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 369; membership at end of year, 371. Borrowing members, 32, holding 518 shares; non-borrowing members, 339, holding 1,504 shares.

Shares in force at beginning of fiscal year, 2,003½; shares issued during year, 376½ shares; canceled (matured, none) during year, 358; shares in force at close of year, 2,022.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent. per annum; on stock (book) loans, 3 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

STRATFORD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 11, 1908.

Commenced business March 16, 1908.

President, ARTHUR B. WARD.

Secretary, GEORGE BROWN, JR.

Treasurer, STEPHEN S. SWATLAND.

FINANCIAL CONDITION MARCH 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$87,800 00	Due installment shareholders-- dues	\$58,530 00
Loans on shares of association...	2,500 00	Due installment shareholders-- profits apportioned	6,110 29
Cash deposited in bank.....	1,404 91	Due installment shareholders-- advance payments	75 00
Furniture and fixtures.....	129 95	Due prepaid or paid-up share- holders--subscriptions	13,800 00
Installments due and unpaid.....	324 00	Balance payable on loans made..	6,200 00
Interest, premium and fines due and unpaid	791 46	Borrowed money	8,000 00
		Surplus or undivided profits.....	235 03
Total assets	\$92,950 32	Total liabilities	\$92,950 32

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$384 64	Loaned on mortgages.....	\$42,600 00
Dues on installment shares.....	29,238 00	Loaned on shares.....	2,020 00
Subscriptions on prepaid or paid- up shares	19,306 94	Dues repaid on withdrawal.....	3,664 00
Interest	4,291 72	Profits or interest on withdrawal.	51 72
Installment premiums	447 90	Prepaid or paid-up shares.....	9,006 94
Fines	58 66	Interest or dividends on prepaid or paid-up shares.....	458 11
Transfer fees	9 00	Borrowed money	124,000 00
Mortgage loans repaid.....	5,600 00	Interest on borrowed money.....	515 58
Stock loans repaid.....	355 00	Salaries or other compensation of officers	400 00
Money borrowed	124,000 00	Rent	60 00
Inspection fees	33 00	Advertising, stationery, printing, postage, light and fuel.....	27 60
		Premium on officers' bonds.....	16 00
Total receipts	\$184,224 86	Cash in bank at end of year.....	1,404 91
		Total disbursements	\$184,224 86

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 241; membership at end of year, 317. Borrow-
ing members, 35, holding 562 shares; non-borrowing members, 282, holding 2,094 shares.

Shares in force at beginning of fiscal year, 1,921; shares issued during year, 988; shares
canceled (matured, none) during year, 253; shares in force at close of year, 2,656.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock
(book) loans, 9-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SUBURBAN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 6, 1902. Commenced business December, 1902.

President, FRED. NEWHAUS.

Secretary, JACOB STEIN.

Treasurer, JOHN C. GROEL.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first lines)...	\$114,873 00	Due installment shareholders—	
Loans on shares of association...	5,318 00	dues	\$82,776 00
Cash on hand.....	5 00	Due installment shareholders—	
Cash deposited in bank.....	280 08	profits apportioned	17,374 41
Furniture and fixtures.....	88 24	Due prepaid or paid-up share-	
Installments due and unpaid.....	556 00	holders—subscriptions	2,600 00
Interest and fines due and unpaid	623 19	Borrowed money	19,000 00
Taxes, insurance, etc., advanced			
for borrowers	6 90		
Total assets	\$121,750 41	Total liabilities	\$121,750 41

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$36,738 00
ginning of year.....	\$185 30	Loaned on shares.....	2,595 00
Dues on installment shares.....	20,170 00	Dues repaid on withdrawal.....	8,463 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	671 62
up shares	1,000 00	Interest or dividends on prepaid	
Interest	5,599 25	or paid-up shares.....	116 25
Gross premium	931 78	Borrowed money	50,300 00
Fines	122 65	Interest on borrowed money.....	965 90
Admission or membership fees...	9 25	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	8,500 00	rowers	6 90
Stock loans repaid.....	2,501 00	Salaries or other compensation of	
Money borrowed	61,400 00	officers, \$187.50; clerks, \$12.00..	199 50
Pass-books	13 18	Rent	12 00
Total receipts	\$100,432 41	Advertising, stationery, printing,	
		postage, light and fuel.....	51 16
		Premium on officers' bond.....	8 00
		State examination	20 00
		Cash on hand and in bank at end	
		of year	285 08
		Total disbursements	\$100,432 41

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 219; membership at end of year, 228. Borrowing members, 54, holding 707 shares; non-borrowing members, 174, holding 1,016 shares.

Shares in force at beginning of fiscal year, 1,576; shares issued during year, 376; shares canceled (matured, none) during year, 229; shares in force at close of year, 1,723.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

SUCCESS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 8, 1909. Commenced business January 28, 1909.

President, FRANK KAUFHOLD.

Secretary, JOHN ZIPFEL, JR.

Treasurer, PAUL SILBERMAN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$6,000 00	Due installment shareholders—	
Loans on shares of association...	25 00	dues	\$3,783 00
Cash deposited in bank.....	8 60	Due installment shareholders—	
Furniture and fixtures.....	75 00	profits apportioned	265 79
Installments due and unpaid.....	590 00	Due installment shareholders—	
Interest and fines due and unpaid	99 37	advance payments	55 00
Books and transfers in arrears...	2 75	Due prepaid or paid-up share-	
		holders—subscriptions	2,150 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	48 75
		Balance payable on loans made..	197 00
		Borrowed money	300 00
		Surplus or undivided profits.....	1 18
Total assets	\$6,800 72	Total liabilities	\$6,800 72

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$2,803 00
year	\$8 56	Loaned on shares.....	50 00
Dues on installment shares.....	2,571 00	Dues repaid on withdrawal.....	1,802 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	4 52
up shares	3,500 00	Prepaid or paid-up shares.....	1,350 00
Interest	289 75	Interest or dividends on prepaid	
Gross premium	60 75	or paid-up shares.....	89 23
Fines	26 32	Borrowed money	2,050 30
Transfer fees	6 50	Interest on borrowed money.....	21 41
Stock loans repaid.....	179 00	Salaries or other compensation of	
Money borrowed	1,625 30	officers	60 00
Pass-books	6 00	Advertising, stationery, printing,	
		postage, light and fuel.....	32 62
		Filing annual report.....	1 00
		Premiums repaid	50
		Cash in bank at end of year.....	8 60
Total receipts	\$8,273 18	Total disbursements	\$8,273 18

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 63; membership at end of year, 51. Borrowing members, 3, holding 35 shares; non-borrowing members, 48, holding 219 shares.

Shares in force at beginning of fiscal year, 269; shares issued during year, 142; shares canceled (matured, none) during year, 157; shares in force at close of year, 254.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SUPERIOR BUILDING AND LOAN ASSOCIATION,

NEWARK.

Incorporated November 26, 1906. Commenced business November 27, 1906.

President, JAMES J. MATTHEWS.

Secretary, JACOB H. GANSLER.

Treasurer, LOUIS J. GOLDBERG.

FINANCIAL CONDITION NOVEMBER 3, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$46,100 00	Due installment shareholders—	
Loans on shares of association.....	5,172 00	dues	\$38,016 00
Cash deposited in bank.....	309 38	Due installment shareholders—	
Furniture and fixtures.....	104 18	profits apportioned	4,778 06
Installments due and unpaid.....	215 00	Balance payable on loans made...	1,200 00
Interest and fines due and unpaid	71 75	Borrowed money	8,000 00
Taxes, insurance, etc., advanced			
for borrowers	21 45		
Pass books	30		
Total assets	\$51,994 06	Total liabilities	\$51,994 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 3, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$22,500 00
year	\$525 18	Loaned on shares.....	3,147 00
Dues on installment shares.....	15,820 50	Dues repaid on withdrawal.....	3,605 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	98 68
up shares	2,000 00	Prepaid or paid-up shares.....	2,000 00
Interest	2,403 57	Interest or dividends on prepaid	
Gross premium	697 97	or paid-up shares.....	30 00
Fines	25 00	Borrowed money	24,600 00
Transfer fees	1 15	Interest on borrowed money.....	373 51
Mortgage loans repaid.....	6,100 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	1,282 00	rowers	97 33
Money borrowed	28,100 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$225.00; auditors, \$6.00...	231 00
repaid	97 83	Rent	25 00
Pass books	11 70	Advertising, stationery, printing,	
Total receipts	\$57,064 90	postage, light and fuel.....	33 50
		Premium on officers' bonds.....	12 50
		Filing annual report.....	1 00
		Cash in bank at end of year.....	309 38
		Total disbursements	\$57,064 90

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 165; membership at end of year, 221. Borrowing members, 41, holding 430% shares; non-borrowing members, 180, holding 1,045 shares.

Shares in force at beginning of fiscal year, 1,108; shares issued during year, 546; shares canceled (matured, none) during year, 178%; shares in force at close of year, 1,475%.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SURETY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated January 30, 1906. Commenced business February 11, 1906.

President, WILLIAM C. FIEDLER. *Secretary*, THOMAS J. McMAHON.

Treasurer, HENRY P. SCHAEFFER.

FINANCIAL CONDITION FEBRUARY 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$131,500 00	Due installment shareholders—	
Loans on shares of association....	4,086 00	dues	\$93,378 00
Cash deposited in bank.....	326 03	Due installment shareholders—	
Furniture and fixtures.....	100 00	profits apportioned	14,286 73
Installments due and unpaid.....	1,701 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	214 50
and unpaid	834 05	Due prepaid or paid-up sharehold-	
Taxes, insurance, etc., advanced		ers—subscriptions	4,100 00
for borrowers	461 05	Balance payable on loans made...	4,431 00
Pass books unpaid.....	2 10	Borrowed money	22,600 00
Total assets	\$139,010 23	Total liabilities	\$139,010 23

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$46,469 00
year	\$860 08	Loaned on shares.....	2,135 00
Dues on installment shares.....	30,413 00	Dues repaid on withdrawal.....	2,610 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	598 32
up shares	1,100 00	Prepaid or paid-up shares.....	1,500 00
Interest	6,229 16	Interest or dividends on prepaid	
Gross premium	1,615 04	or paid-up shares.....	217 45
Fines	45 20	Borrowed money	5,600 00
Stock loans repaid.....	330 00	Interest on borrowed money.....	678 89
Money borrowed	20,400 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	303 10
repaid	70 00	Salaries or other compensation	
Pass books	10 35	of officers, \$325.00; directors,	
		\$139.00; auditor, \$6.00.....	470 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	113 69
		Premium on officers' bonds.....	28 00
		State examination	20 00
		Premiums returned	3 35
		Cash in bank at end of year.....	326 03
Total receipts	\$61,072 83	Total disbursements	\$61,072 83

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 305; membership at end of year, 331. Borrowing members, 21, holding 324 shares; non-borrowing members, 360, holding 2,475 shares.

Shares in force at beginning of fiscal year, 2,206; shares issued during year, 633; shares canceled (matured, none) during year, 90; shares in force at close of year, 2,799.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

TEACHERS' AND IMPROVERS' BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated May 23, 1910.

Commenced business June 8, 1910.

President, HARRISON VAN DUYNE. *Secretary*, ROBERT B. STOUTENBURGH.*Treasurer*, WILLIAM C. SANDY.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$6,500 00	Due installment shareholders—	
Cash deposited in bank	36 96	dues	\$5,832 00
Installments due and unpaid	74 00	Due installment shareholders—	
Interest and fines due and unpaid ..	13 44	profits apportioned	208 99
Personal property	113 31	Due installment shareholders—	
Unexpired interest on borrowed		advance payments	75 00
money	1 50	Borrowed money	600 00
Unexpired premiums on officers'		Surplus or undivided profits	2 30
bonds	33	Suspense account	21 25
Total assets	\$6,739 54	Total liabilities	\$6,739 54

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$5,949 00	Loaned on mortgages	\$6,500 00
Interest	178 08	Loaned on shares	20 00
Gross premium	65 00	Dues repaid on withdrawal	116 00
Fines	20 05	Borrowed money	1,300 00
Transfer fees	50	Interest on borrowed money	13 41
Stock loans repaid	20 00	Advertising, stationery, printing,	
Money borrowed	1,900 00	postage, light and fuel	125 00
Suspense account	21 25	Premium on officers' bonds	8 00
		Sundry expenses	33 61
		Cash in bank at end of year	36 96
Total receipts	\$8,153 88	Total disbursements	\$8,153 88

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 80. Borrowing members, 3, holding 32½ shares; non-borrowing members, 77, holding 538 shares.

Shares issued during year, 598½; shares canceled (matured, none) during year, 28; shares in force at close of year, 570½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

TENTH WARD BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated February 23, 1887. Commenced business February 23, 1887.

President, DAVID PRIEST.

Secretary, CHARLES B. DUNCAN.

Treasurer, WALTER M. WARD.

FINANCIAL CONDITION FEBRUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$331,250 00	Due installment shareholders—	
Loans on shares of association...	10,980 00	dues	\$244,668 00
Cash deposited in bank.....	1,150 24	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	59,015 35
closure or in settlement of debts		Due prepaid or paid-up share-	
due association	400 00	holders—subscriptions	26,900 00
Installments due and unpaid.....	828 00	Borrowed money	16,000 00
Interest and fines due and unpaid	1,111 10		
Taxes, insurance, etc., advanced			
for borrowers	864 01		
Total assets	\$346,583 35	Total liabilities	\$346,583 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$56,900 00
year	\$465 22	Loaned on shares.....	6,245 00
Dues on installment shares.....	61,502 00	Dues repaid on withdrawal.....	11,841 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	832 92
up shares	3,200 00	Prepaid or paid-up shares.....	1,200 00
Interest	19,590 00	Interest or dividends on prepaid	
Gross premium	1,350 00	or paid-up shares.....	1,279 18
Fines	315 75	Matured shares	35,500 00
Transfer fees	61 45	Borrowed money	264,000 00
Mortgage loans repaid.....	30,400 00	Interest on borrowed money.....	1,075 01
Mortgage loans canceled by mat-		Taxes, repairs and insurance (not	
ured shares	2,900 00	chargeable to borrowers).....	22 17
Stock loans repaid.....	3,435 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	376 80
shares	6,195 00	Salaries or other compensation of	
Money borrowed	252,000 00	officers, \$837.00; directors, \$137.-	
Taxes, insurance, etc., advanced,		00; auditors, \$15.00; clerks, \$48.00	1,037 00
repaid	104 60	Rent	24 00
Total receipts	\$381,519 02	Advertising, stationery, printing,	
		postage, light and fuel.....	34 20
		Filing annual report.....	1 00
		Cash in bank at end of year.....	1,150 24
		Total disbursements	\$381,519 02

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 627; membership at end of year, 714. Borrowers, 161, holding 1,919½ shares; non-borrowing members, 553, holding 3,247½ shares.

Shares in force at beginning of fiscal year, 4,522; shares issued during year, 1,054½; shares canceled (matured, 177½) during year, 409; shares in force at close of year, 5,167½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

TEUTONIA BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 2, 1890. Commenced business October 7, 1890.

President, FRANK A. GEIGER.

Secretary, FELIX OHAUS.

Treasurer, CHARLES STOPPER.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$328,550 00	Due installment shareholders—	
Loans on shares of association...	8,310 00	dues	\$232,353 25
Cash deposited in bank.....	6,255 32	Due installment shareholders—	
Furniture and fixtures.....	180 00	profits apportioned	54,378 97
Installments due and unpaid....	1,037 50	Due installment shareholders—	
Interest and fines due and unpaid	1,129 20	advance payments	110 00
Taxes, insurance, etc., advanced		Due on shares lapsed or forfeited	257 81
for borrowers	538 58	Balance payable on loans made...	6,568 32
		Borrowed money	51,021 25
		Interest accrued on borrowed	
		money	511 00
		Surplus or undivided profits.....	800 00
Total assets	\$346,000 60	Total liabilities	\$346,000 60

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$115,280 00
year	\$4,593 17	Loaned on shares.....	4,420 00
Dues on installment shares.....	69,323 00	Dues repaid on withdrawal.....	20,570 50
Interest	17,420 21	Profits or interest on withdrawal.	2,288 22
Gross premium	2,602 10	Matured shares	6,400 00
Fines	291 99	Borrowed money	66,112 00
Transfer fees	7 00	Interest on borrowed money....	1,535 22
Mortgage loans repaid.....	26,798 32	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	2,845 00	rowers	273 47
Stock loans canceled by matured		Salaries or other compensation of	
shares	330 00	officers, \$775.00; directors, \$144.-	
Money borrowed	99,500 00	00; auditors, \$15.00; clerks, \$25.00	950 00
Taxes, insurance, etc., advanced,		Rent	25 00
repaid	668 34	Advertising, stationery, printing,	
Pass-books	35 75	postage, light and fuel.....	196 15
		Over-payment refunded	100 00
		Cash in bank at end of year.....	6,255 32
Total receipts	\$224,414 88	Total disbursements	\$224,414 88

Description, local, Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 648; membership at end of year, 753. Borrowing members, 120, holding 1,990 shares; non-borrowing members, 633, holding 3,903 shares.

Shares in force at beginning of fiscal year, 4,832; shares issued during year, 1,628; shares canceled (matured, 32) during year, 567; shares in force at close of year, 5,893.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 2-25 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

THIRD WARD BUILDING AND LOAN ASSOCIATION,
EAST ORANGE.

Incorporated June 15, 1910. Commenced business June 22, 1910.
President, HARRY J. BURR. Secretary, EDWARD CHRISTOPHERSEN.
Treasurer, FRANK E. RUGGLES.

FINANCIAL CONDITION JUNE 5, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$3,400 00	Due installment shareholders—	
Cash deposited in bank.....	1,259 49	dues	\$4,413 00
Installments due and unpaid.....	97 00	Due installment shareholders—	
Interest, premium and fines due		profits apportioned	227 04
and unpaid	6 55	Due installment shareholders—	
Personal property	48 00	advance payments	171 00
Total assets	\$4,811 00	Total liabilities	\$4,811 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 5, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$4,635 00	Loaned on mortgages.....	\$3,400 00
Interest	229 39	Dues repaid on withdrawal.....	138 00
Installment premiums	17 90	Salaries or other compensation of	
Fines	7 25	officers	15 00
Admission or membership fees....	22 50	Advertising, stationery, printing,	
Appraisal fees	12 00	postage, light and fuel.....	103 05
		Premium on officers' bonds.....	6 00
		Filing certificate of incorporation	2 50
		Cash in bank at end of year.....	1,259 49
Total receipts	\$4,924 04	Total disbursements	\$4,924 04

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 75. Borrowing members, 3, holding 28 shares; non-borrowing members, 72, holding 519 shares.

Shares issued during year, 610; shares canceled (matured, none) during year, 63; shares in force at close of year, 547.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 3-5 per cent. per annum.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

THIRD WARD BUILDING AND LOAN ASSOCIATION, NEWARK.

Incorporated March 10, 1905.

Commenced business March, 1905.

*President, HARRY L. MORRIS.**Secretary, A. F. HORST.**Treasurer, SAMUEL LITWIN.*

FINANCIAL CONDITION MARCH 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$69,050 00	Due installment shareholders—	
Loans on shares of association...	3,190 00	dues	\$49,212 00
Cash deposited in bank.....	1,367 93	Due installment shareholders—	
Furniture and fixtures.....	149 00	profits apportioned	10,345 69
Installments due and unpaid.....	349 00	Due installment shareholders—	
Interest and fines due and unpaid	432 76	advance payments	41 00
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	2,000 00
		Borrowed money	13,000 00
Total assets	\$74,598 69	Total liabilities	\$74,598 69

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$15,896 00
year	\$831 66	Loaned on shares.....	985 00
Dues on installment shares.....	14,689 00	Dues repaid on withdrawal.....	5,518 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	176 50
up shares	800 00	Prepaid or paid-up shares.....	1,800 00
Interest	3,794 24	Interest or dividends on prepaid	
Gross premium	402 70	or paid-up shares.....	157 33
Fines	160 26	Borrowed money	16,700 00
Transfer fees	3 50	Interest on borrowed money.....	570 36
Admission or membership fees....	3 90	Salaries or other compensation of	
Mortgage loans repaid.....	5,900 00	officers, \$225.00; auditors, \$15.00..	240 00
Stock loans repaid.....	1,556 00	Rent	25 00
Money borrowed	15,500 00	Advertising, stationery, printing,	
		postage, light and fuel.....	36 14
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds.....	48 00
		Safe	100 00
		Cash in bank at end of year.....	1,367 93
Total receipts	\$43,641 26	Total disbursements	\$43,641 26

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 160; membership at end of year, 159. Borrowing members, 39, holding 418 shares; non-borrowing members, 120, holding 844 shares.

Shares in force at beginning of fiscal year, 1,278; shares issued during year, 200; shares canceled (matured, none) during year, 216; shares in force at close of year, 1,262.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

THIRTEENTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated March 9, 1887.

Commenced business April, 1887.

*President, JOHN OFFER.**Secretary, FREDERICK WESTPHAL.**Treasurer, DANIEL MUGLER.*

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$431,800 00	Due installment shareholders—	
Loans on shares of association.....	17,812 00	dues	\$311,718 00
Cash deposited in bank.....	4,338 04	Due installment shareholders—	
Furniture and fixtures.....	120 00	profits apportioned	86,039 70
Installments due and unpaid.....	975 00	Due installment shareholders—	
Interest and fines due and unpaid	1,022 70	advance payments	176 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up sharehold-	
for borrowers	819 00	ers—subscriptions	11,000 00
		Balance payable on loans made...	700 00
		Borrowed money	46,930 05
		Surplus or undivided profits.....	11
		Due for revenue tax.....	322 88
Total assets	\$456,886 74	Total liabilities	\$456,886 74

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$81,421 20
year	\$218 47	Loaned on shares.....	6,835 00
Dues on installment shares.....	71,297 00	Dues repaid on withdrawal.....	14,929 00
Interest	25,994 97	Profits or interest on withdrawal.	1,641 47
Gross premium	1,689 35	Prepaid or paid-up shares.....	1,600 00
Fines	453 67	Interest or dividends on prepaid	
Transfer fees	28 00	or paid-up shares.....	595 89
Mortgage loans repaid.....	35,200 00	Borrowed money	65,406 00
Mortgage loans canceled by fore-		Interest on borrowed money.....	2,656 74
closure or deed.....	1,800 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	2,275 00	rowers	1,100 00
Money borrowed	41,980 05	Salaries or other compensation	
Taxes, insurance, etc., advanced,		of officers, \$911.00; directors,	
repaid	825 09	\$262.00; auditors, \$10.00.....	1,183 00
Pass books	22 20	Advertising, stationery, printing,	
		postage, light and fuel.....	83 46
		Cash in bank at end of year.....	4,338 04
Total receipts	\$181,783 80	Total disbursements	\$181,783 80

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 672; membership at end of year, 769. Borrowing members, 175, holding 2,579 shares; non-borrowing members, 594, holding 3,248 shares.

Shares in force at beginning of fiscal year, 5,079; shares issued during year, 1,171; shares canceled (matured, none) during year, 423; shares in force at close of year, 5,827.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

THRIFT BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 3, 1909.

Commenced business June 8, 1909.

President, ELMER K. SEXTON.*Secretary*, MINOR P. COOKE.*Treasurer*, GEORGE R. FORD.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$18,450 00	Due installment shareholders—	
Loans on shares of association...	32 00	dues	\$14,272 00
Cash deposited in bank.....	106 70	Due installment shareholders—	
Furniture and fixtures.....	191 00	profits apportioned	874 21
Installments due and unpaid.....	32 00	Balance payable on loans made..	815 00
Interest and premium due and		Borrowed money	2,600 00
unpaid	35 20	Surplus or undivided profits.....	218 49
		Interest accrued	67 20
Total assets	\$18,846 90	Total liabilities	\$18,846 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$9,935 00
year	\$1,387 41	Loaned on shares.....	32 00
Dues on installment shares.....	8,439 00	Dues repaid on withdrawal.....	1,536 00
Interest	689 04	Profits or interest on withdrawal.	5 26
Gross premium	233 75	Borrowed money	1,600 00
Fines	33 43	Interest on borrowed money.....	18 44
Transfer fees	2 00	Salaries or other compensation of	
Admission or membership fees....	32 70	officers	30 00
Money borrowed	2,600 00	Advertising, stationery, printing,	
Appraisals	18 00	postage, light and fuel.....	84 93
		Safe	87 00
		Cash in bank at end of year.....	106 70
Total receipts	\$13,435 33	Total disbursements	\$13,435 33

Description, local. Plan, permanent; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 142; membership at end of year, 166. Borrowing members, 5, holding 93 shares; non-borrowing members, 161, holding 896 shares.

Shares in force at beginning of fiscal year, 887; shares issued during year, 272; shares canceled (matured, none) during year, 170; shares in force at close of year, 989.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 1-6 per cent.; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

TRADERS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 8, 1909.

Commenced business July, 1909.

President, LOUIS SACHS.

Secretary, LEO WIENER.

Treasurer, GUSTAV JAY.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$19,400 00	Due installment shareholders—	
Loans on shares of association ..	374 00	dues	\$15,777 00
Cash deposited in bank	1,203 78	Due installment shareholders—	
Furniture and fixtures	123 75	profits apportioned	854 11
Installments due and unpaid	229 00	Borrowed money	4,800 00
Interest and fines due and unpaid ..	55 58		
Search fees advanced	45 00		
Total assets	\$21,431 11	Total liabilities	\$21,431 11

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$13,200 00
year	\$991 76	Loaned on shares	425 00
Dues on installment shares	10,173 00	Dues repaid on withdrawal	1,168 00
Interest	746 72	Borrowed money	6,800 00
Installment premiums	344 50	Interest on borrowed money	157 30
Fines	20 80	Salaries or other compensation of	
Transfer fees	1 40	officers	225 00
Admission or membership fees	23 15	Rent	77 50
Stock loans repaid	100 00	Advertising, stationery, printing,	
Money borrowed	10,900 00	postage, light and fuel	34 75
		Premium on officers' bonds	10 00
		Cash in bank at end of year	1,203 78
Total receipts	\$23,301 33	Total disbursements	\$23,301 33

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 113; membership at end of year, 137. Borrowing members, 12, holding 117 shares; non-borrowing members, 125, holding 833 shares.

Shares in force at beginning of fiscal year, 722; shares issued during year, 396; shares canceled (matured, none) during year, 118; shares in force at close of year, 1,000.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per pass-book. Withdrawal fee charged, none.

• Foreclosures during year, none.

TRIUMPH BUILDING AND LOAN ASSOCIATION,

EAST ORANGE.

Incorporated February 2, 1910. Commenced business February 15, 1910.

President, P. H. LAWLESS.

Secretary, R. CONNOLLY.

Treasurer, WILLIAM MORROW.

FINANCIAL CONDITION FEBRUARY 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,600 00	Due installment shareholders—	
Cash deposited in bank	18 19	dues	\$9,525 00
Furniture and fixtures	188 95	Due installment shareholders—	
Installments due and unpaid	129 00	profits apportioned	402 87
Fines due and unpaid	12 73	Due installment shareholders—	
		advance payments	35 00
		Balance payable on loans made ..	580 00
		Borrowed money	2,300 00
		Interest accrued on borrowed	
		money	31 75
		Due for salaries	56 25
		Due for rent	18 00
Total assets	\$12,948 87	Total liabilities	\$12,948 87

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$9,817 00	Loaned on mortgages	\$12,020 00
Subscriptions on prepaid or paid-		Dues repaid on withdrawal	38 00
up shares	1,400 00	Prepaid or paid-up shares	1,400 00
Interest	353 38	Interest or dividends on prepaid	
Gross premium	252 00	or paid-up shares	6 82
Fines	34 53	Borrowed money	580 00
Transfer fees	50	Interest on borrowed money	3 97
Money borrowed	2,880 00	Salaries or other compensation of	
Pass-books	35 75	officers	37 50
Appraisal fees	6 00	Rent	18 00
		Advertising, stationery, printing,	
		postage, light and fuel	52 33
		Safe	206 70
		Sundry expense	12 80
		Premium on officers' bonds	24 00
		Burglary insurance	6 75
		Appraisal fees	6 00
		Cash in bank at end of year	18 19
Total receipts	\$14,779 16	Total disbursements	\$14,779 16

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 126. Borrowing members, 3, holding 63 shares; non-borrowing members, 123, holding 862 shares.

Shares issued during year, 989; shares canceled (matured, none) during year, 64; shares in force at close of year, 925.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

TRUE FRIENDS BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated October 29, 1907. Commenced business December 2, 1907.

President, BARNEY WOLF.

Secretary, JOHN ZIPFEL, JR.

Treasurer, HAYMAN ROCHLIN.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$27,500 00	Due installment shareholders—	
Loans on shares of association...	4,153 90	dues	\$24,694 75
Cash deposited in bank.....	76 54	Due installment shareholders—	
Furniture and fixtures.....	67 00	profits apportioned	2,001 83
Installments due and unpaid.....	312 50	Due installment shareholders—	
Interest and fines due and unpaid	265 51	advance payments	231 75
Insurance, etc., advanced for bor-		Borrowed money	5,500 00
rowers	53 67	Surplus or undivided profits.....	79
Total assets	\$32,429 12	Total liabilities	\$32,429 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$14,400 00
year	\$99 27	Loaned on shares.....	3,999 50
Dues on installment shares.....	16,566 50	Dues repaid on withdrawal.....	6,033 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	23 44
up shares	400 00	Prepaid or paid-up shares.....	400 00
Interest	1,239 05	Interest or dividends on prepaid	
Gross premium	428 49	or paid-up shares.....	6 00
Fines	80 59	Borrowed money	11,600 00
Transfer fees	3 00	Interest on borrowed money.....	205 70
Mortgage loans repaid.....	2,500 00	Salaries or other compensation	
Stock loans repaid.....	1,887 90	of officers, \$375.00; directors,	
Money borrowed	14,100 00	\$120.50; auditors, \$6.00.....	501 50
Insurance, etc., advanced, repaid	21 90	Rent	50 00
Pass books	34 00	Advertising, stationery, printing,	
Total receipts	\$37,360 70	postage, light and fuel.....	34 52
		Fixtures	2 00
		Repairing safe	3 00
		Premium on officers' bonds.....	24 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	76 54
		Total disbursements	\$37,360 70

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 171; membership at end of year, 252. Borrowing members, 90, holding 462 shares; non-borrowing members, 162, holding 898 shares.

Shares in force at beginning of fiscal year, 918; shares issued during year, 1,181; shares canceled (matured, none) during year, 739; shares in force at close of year, 1,360.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

TUSCAN BUILDING AND LOAN ASSOCIATION,
SOUTH ORANGE.

Incorporated September 22, 1909. Commenced business September 30, 1910.

President, EMIL HILDEBRAND.

Secretary, HENRY J. BOEGER, JR.

Treasurer, ELMER C. BROWN.

FINANCIAL CONDITION OCTOBER 12, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$3,250 00	Due installment shareholders—	
Loans on shares of association....	80 00	dues	\$2,586 00
Cash deposited in bank.....	271 21	Due installment shareholders—	
Furniture and fixtures.....	125 00	advance payments	20 00
Installments due and unpaid.....	17 00	Due prepaid or paid-up share-	
Interest and fines due and unpaid	3 85	holders—subscriptions	1,000 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	89 81
		Unearned gross premiums.....	51 25
Total assets	\$3,747 06	Total liabilities	\$3,747 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 12, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$2,644 00	Loaned on mortgages.....	\$3,250 00
Subscriptions on prepaid or paid-		Loaned on shares.....	80 00
up shares	1,200 00	Dues repaid on withdrawal.....	55 00
Interest	53 95	Prepaid or paid-up shares.....	200 00
Gross premium	125 50	Interest or dividends on prepaid	
Fines	6 71	or paid-up shares.....	8 00
Taxes, insurance, etc., advanced,		Taxes, insurance, etc., for bor-	
repaid	25 00	rowers	25 00
Pass books	10 20	Salaries or other compensation of	
		officers	31 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	120 15
		Sundry expenses	25 00
		Cash in bank at end of year.....	271 21
Total receipts	\$4,065 36	Total disbursements	\$4,065 36

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 69. Borrowing members, 6, holding 38 shares; non-borrowing members, 63, holding 238 shares.

Shares issued during year, 291; shares canceled (matured, none) during year, 15; shares in force at close of year, 276.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

TWELFTH WARD BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 20, 1904.

Commenced business October 24, 1904.

President, OTTO J. KARST.*Secretary*, CHARLES D. KEER.*Treasurer*, HANS H. ANDERSON.

FINANCIAL CONDITION OCTOBER 3, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$110,300 00	Due installment shareholders—	
Loans on shares of association....	1,870 00	dues	\$69,594 00
Cash deposited in bank.....	51 31	Due installment shareholders—	
Furniture and fixtures.....	130 00	profits apportioned	13,022 28
Installments due and unpaid.....	525 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	10 00
and unpaid	392 54	Due prepaid or paid-up sharehold-	
Taxes, insurance, etc., advanced		ers—subscriptions	22,900 00
for borrowers.....	8 28	Borrowed money	7,750 00
		Trust account	85
Total assets	\$113,277 13	Total liabilities	\$113,277 13

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 3, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$52,311 95
year	\$83 47	Loaned on shares.....	2,300 00
Dues on installment shares.....	22,540 50	Dues repaid on withdrawal.....	5,633 50
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	224 31
up shares	1,700 00	Prepaid or paid-up shares.....	4,000 00
Interest	6,170 00	Interest or dividends on prepaid	
Installment premiums	1,142 45	or paid-up shares.....	1,147 08
Fines	227 92	Borrowed money	66,800 00
Transfer fees	11 00	Interest on borrowed money.....	289 06
Mortgage loans repaid.....	31,411 95	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	930 00	rowers	38 28
Money borrowed	68,950 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$300.00; clerks, \$24.00....	324 00
repaid	83 03	Advertising, stationery, printing,	
Appraisal fee	6 00	postage, light and fuel.....	159 68
Counsel fees and costs.....	50 00	Premium on officers' bonds.....	16 00
Lien account	104 00	State examination and filing an-	
Trust account	85	nual report	21 00
		Interest refunded	45 00
		Counsel fees and costs.....	50 00
		Cash in bank at end of year.....	51 31
Total receipts	\$133,411 17	Total disbursements	\$133,411 17

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 264; membership at end of year, 341. Borrowing members, 49, holding 600½ shares; non-borrowing members, 292, holding 1,416 shares.

Shares in force at beginning of fiscal year, 1,547; shares issued during year, 706½; shares canceled (matured, none) during year, 237; shares in force at close of year, 2,016½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-25 per cent. per annum; on stock (book) loans, ¾ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

UNION BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 16, 1887.

Commenced business July, 1887.

President, SAMUEL E. ROBERTSON.*Secretary*, CHARLES T. ZIEGLER.*Treasurer*, JOHN MEYER.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$231,950 00	Due installment shareholders—dues	\$178,009 50
Loans on shares of association....	14,150 00	Due installment shareholders—profits apportioned	48,564 35
Cash deposited in bank.....	439 50	Due installment shareholders—advance payments	63 50
Real estate sold under contract...	6,600 00	Due shareholders—matured shares	148 00
Installments due and unpaid.....	334 00	Borrowed money	26,800 00
Interest and fines due and unpaid	234 85	Interest accrued on borrowed money	123 00
Total assets	\$253,708 35	Total liabilities	\$253,708 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$23 03	Loaned on mortgages.....	\$44,850 00
Dues on installment shares.....	37,157 75	Loaned on shares.....	10,190 00
Interest	15,098 71	Dues repaid on withdrawal.....	18,157 75
Gross premium	843 00	Profits or interest on withdrawal.....	3,097 17
Fines	152 49	Matured shares	48,000 00
Transfer fees	4 00	Borrowed money	24,600 00
Rents	237 34	Interest on borrowed money.....	370 88
Mortgage loans repaid.....	35,800 00	Real estate acquired under foreclosure or in settlement of debts due association	4,158 88
Mortgage loans canceled by matured shares	7,300 00	Taxes, repairs and insurance (not chargeable to borrowers).....	241 66
Mortgage loans canceled by foreclosure or deed.....	4,000 00	Taxes, insurance, etc., for borrowers and on real estate sold under contract	80 88
Stock loans repaid.....	8,010 00	Salaries or other compensation of officers, \$586.00; directors, \$71.00; auditors, \$15.00	672 00
Stock loans canceled by matured shares	500 00	Rent	25 00
Real estate sold.....	7,550 00	Advertising, stationery, printing, postage, light and fuel.....	128 50
Money borrowed	38,300 00	Cash in bank at end of year.....	439 50
Taxes, insurance, etc., advanced, repaid	36 00		
Total receipts	\$155,012 32	Total disbursements	\$155,012 32

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 285; membership at end of year, 274. Borrowing members, 85, holding 1,457½ shares; non-borrowing members, 189, holding 1,546 shares.

Shares in force at beginning of fiscal year, 3,076¼; shares issued during year, 444¼; shares canceled (matured, 240) during year, 517¼; shares in force at close of year, 3,003¼.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 22-25 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

UNITED CONCLAVE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 6, 1905.

Commenced business August, 1905.

President, JOSEPH FAUTL.

Secretary, WILLIAM F. WERNER.

Treasurer, ANDREW ESCHENFELDER.

FINANCIAL CONDITION JULY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$35,000 00	Due installment shareholders—	
Loans on shares of association...	1,490 00	dues	\$26,146 00
Cash deposited in bank.....	367 28	Due installment shareholders—	
Safe	121 50	profits apportioned	4,945 71
Installments due and unpaid.....	278 00	Due installment shareholders—	
Interest and fines due and unpaid	228 61	advance payments	13 20
Taxes, insurance, etc., advanced		Borrowed money	6,500 00
for borrowers	122 52	Trust fund	3 00
Total assets	\$37,607 91	Total liabilities	\$37,607 91

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,100 00
year	\$985 14	Loaned on shares.....	625 00
Dues on installment shares.....	8,081 10	Dues repaid on withdrawal.....	2,100 00
Interest	1,796 69	Profits or interest on withdrawal.	57 49
Gross premium	325 43	Borrowed money	2,000 00
Fines	81 02	Interest on borrowed money.....	234 99
Transfer fees	4 90	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	100 00	rowers	144 12
Stock loans repaid.....	135 00	Salaries or other compensation of	
Money borrowed	4,400 00	officers	118 00
Taxes, insurance, etc., advanced,		Rent	30 00
repaid	25 00	Advertising, stationery, printing,	
Trust fund	1 00	postage, light and fuel.....	21 15
Pass books	8 25	Safe	121 50
		State examination and filing an-	
		nual report	21 00
		Trust funds	3 00
		Cash in bank at end of year.....	367 28
Total receipts	\$15,943 53	Total disbursements	\$15,943 53

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 123; membership at end of year, 138. Borrowing members, 19, holding 222 shares; non-borrowing members, 119, holding 482 shares.

Shares in force at beginning of fiscal year, 627; shares issued during year, 179; shares canceled (matured, none) during year, 102; shares in force at close of year, 704.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

UNITY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 5, 1907.

Commenced business April 9, 1907.

*President, WALTER C. JACOBS.**Secretary, LOUIS F. BOEHME.**Treasurer, JULIUS E. DORNIG.*

FINANCIAL CONDITION MARCH 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$31,900 00	Due installment shareholders—	
Loans on shares of association....	350 00	dues	\$24,336 00
Cash deposited in bank.....	2,055 31	Due installment shareholders—	
Furniture and fixtures.....	62 00	profits apportioned	2,720 45
Installments due and unpaid.....	144 00	Due installment shareholders—	
Fines due and unpaid.....	6 70	advance payments	16 00
		Due on shares lapsed or forfeited	45 56
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	2,100 00
		Balance payable on loans made..	3,800 00
		Borrowed money	1,500 00
Total assets	\$34,518 01	Total liabilities	\$34,518 01

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$22,000 00
year	\$3,392 08	Loaned on shares.....	50 00
Dues on installment shares.....	14,883 00	Dues repaid on withdrawal.....	3,202 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	44 63
up shares	2,100 00	Prepaid or paid-up shares.....	2,000 00
Interest	1,477 24	Interest or dividends on prepaid	
Gross premium	589 00	or paid-up shares.....	119 16
Fines	54 57	Borrowed money	4,000 00
Transfer fees	4 50	Interest on borrowed money.....	76 68
Mortgage loans repaid.....	5,350 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	458 00	rowers	11 13
Money borrowed	5,500 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers	120 00
repaid	11 13	Advertising, stationery, printing,	
Pass books	16 80	postage, light and fuel.....	158 15
Lapsed shares	33 74	State examination and filing an-	
		nuual report	21 00
		Premium on officers' bonds.....	12 00
		Cash in bank at end of year.....	2,055 31
Total receipts	\$33,870 06	Total disbursements	\$33,870 06

Description, local, Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 166; membership at end of year, 242. Borrowing members, 13, holding 179 shares; non-borrowing members, 229, holding 1,179 shares.

Shares in force at beginning of fiscal year, 828; shares issued during year, 713; shares canceled (matured, none) during year, 183; shares in force at close of year, 1,358.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 1½ per cent.

Admission fee charged, 15 cents per pass book. Withdrawal fee charged, none.

Foreclosures during year, none.

UPPER END BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 17, 1905.

Commenced business May 15, 1905.

President, EDWARD APEL.*Secretary*, WILLIAM T. SERBE, JR.*Treasurer*, FRED W. J. NEESE.

FINANCIAL CONDITION MAY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgage (first liens) ..	\$41,600 00	Due installment shareholders—	
Loans on shares of association....	1,030 00	dues	\$37,782 00
Cash deposited in bank.....	3,205 81	Due installment shareholders—	
Furniture and fixtures.....	160 00	profits apportioned	6,400 30
Installments due and unpaid.....	114 00	Due installment shareholders—	
Interest and fines due and unpaid	102 49	advance payments	30 00
		Borrowed money	2,000 00
Total assets	\$46,212 30	Total liabilities	\$46,212 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$6,300 00
year	\$1,047 40	Loaned on shares.....	465 00
Dues on installment shares.....	10,765 00	Dues repaid on withdrawal.....	3,314 00
Interest	2,349 05	Profits or interest on withdrawal.	173 89
Gross premium	154 30	Borrowed money	25,600 00
Fines	45 31	Interest on borrowed money.....	207 36
Admission or membership fees....	4 20	Salaries or other compensation of	
Mortgage loans repaid.....	3,800 00	officers	200 00
Stock loans repaid.....	350 00	Advertising, stationery, printing,	
Money borrowed	21,000 00	postage, light and fuel.....	28 20
		State examination and filing an-	
		nuual report	21 00
		Cash in bank at end of year.....	3,205 81
Total receipts	\$39,515 26	Total disbursements	\$39,515 26

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 155; membership at end of year, 170. Borrowing members, 23 holding 227 shares; non-borrowing members, 147, holding 688 shares.

Shares in force at beginning of fiscal year, 823; shares issued during year, 165; shares canceled (matured, none) during year, 73; shares in force at close of year, 915.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

UPTOWN BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 28, 1892.

Commenced business June 14, 1892.

*President, MEYER KUSSY.**Secretary, FREDERICK WICHELHAUS.**Treasurer, JULIUS ABELES.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$560,000 00	Due installment shareholders—	
Loans on shares of association...	37,341 00	dues	\$424,254 00
Cash deposited in bank.....	5,050 75	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	118,824 32
closure or in settlement of debts		Due installment shareholders—	
due association	5,731 48	advance payments	60 00
Furniture and fixtures.....	100 00	Due on shares lapsed or forfeited	12 50
Installments due and unpaid.....	153 00	Due prepaid or paid-up sharehold-	
Interest and fines due and unpaid	74 20	ers—subscriptions	10,100 00
Taxes, insurance, etc., advanced		Borrowed money	56,900 00
for borrowers	1,803 79	Interest accrued on borrowed	
		money	103 40
Total assets	\$610,254 22	Total liabilities	\$610,254 22

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$175,300 00
year	\$4,337 86	Loaned on shares.....	8,151 00
Dues on installment shares.....	55,526 00	Dues repaid on withdrawal.....	33,160 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	5,238 36
up shares	9,000 00	Prepaid or paid-up shares.....	22,900 00
Interest	34,807 23	Interest or dividends on prepaid	
Gross premium	2,827 60	or paid-up shares.....	1,160 22
Fines	253 01	Matured shares	16,600 00
Transfer fees	12 00	Borrowed money	244,000 00
Rents	332 00	Interest on borrowed money.....	3,277 14
Mortgage loans repaid.....	113,452 35	Real estate acquired under fore-	
Mortgage loans canceled by ma-		closure or in settlement of debts	
tured shares	7,100 00	due association	7,683 83
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	5,500 00	chargeable to borrowers).....	536 17
Stock loans repaid.....	2,075 00	Taxes, insurance, etc., for bor-	
Money estate sold	1,952 35	rowers	1,410 40
Money borrowed	247,900 00	Salaries or other compensation	
Taxes, insurance, etc., advanced,		of officers, \$1,900.00; directors,	
repaid	1,797 04	\$384.00; auditors, \$15.00; tellers,	
Pass books	14 70	\$4.00	2,303 00
		Rent	40 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	55 32
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	5,050 75
Total receipts	\$526,887 19	Total disbursements	\$526,887 19

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 642; membership at end of year, 688. Borrowing members, 159, holding 3,415 shares; non-borrowing members, 529, holding 4,466 shares.

Shares in force at beginning of fiscal year, 7,320; shares issued during year, 1,403; shares canceled (matured, 83) during year, 842; shares in force at close of year, 7,881.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

USBE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 10, 1907.

Commenced business June 16, 1907.

Vice President, F. J. HOLDER.

Secretary, JAMES H. McNISH.

Treasurer, OSCAR ROSENBAUM.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$17,850 00	Due installment shareholders—	
Loans on shares of association....	2,779 00	dues	\$17,820 00
Cash deposited in bank.....	219 45	Due installment shareholders—	
Furniture and fixtures.....	160 00	advance payments	5 00
Installments due and unpaid.....	95 00	Borrowed money	1,700 00
Interest and fines due and unpaid	57 21	Surplus or undivided profits.....	1,635 66
Total assets	\$21,160 66	Total liabilities	\$21,160 66

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$175 04	Loaned on mortgages.....	\$1,850 00
Dues, on installment shares.....	8,863 00	Loaned on shares.....	2,364 00
Subscriptions on prepaid or paid-up shares	800 00	Dues repaid on withdrawal.....	2,161 00
Interest	1,062 76	Profits or interest on withdrawal.	30 70
Gross premium	57 38	Prepaid or paid-up shares.....	3,800 00
Fines	13 15	Interest or dividends on prepaid or paid-up shares.....	118 00
Stock loans repaid.....	385 00	Borrowed money	9,500 00
Money borrowed	9,200 00	Interest on borrowed money.....	166 93
Pass books	9 25	Salaries or other compensation of officers	200 00
Total receipts	\$20,565 58	Rent	13 75
		Advertising, stationery, printing, postage, light and fuel.....	61 75
		State examination	20 00
		Safe	60 00
		Cash in bank at end of year.....	219 45
		Total disbursements	\$20,565 58

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 90; membership at end of year, 125. Borrowing members, 34, holding 244 shares; non-borrowing members, 91, holding 514 shares.

Shares in force at beginning of fiscal year, 627; shares issued during year, 270; shares canceled (matured, none) during year, 139; shares in force at close of year, 758.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

VAILSBURGH BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 23, 1892. Commenced business March 10, 1892.

President, EDWARD A. WHITEHOUSE. *Secretary*, ARNOLD BRANDORFF.

Treasurer, EDWARD A. ZUSI.

FINANCIAL CONDITION FEBRUARY 25, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$190,825 00	Due installment shareholders—	
Loans on shares of association...	7,690 00	dues	\$144,054 00
Cash deposited in bank.....	37 48	Due installment shareholders—	
Furnitures and fixtures.....	75 00	profits apportioned	38,358 28
Installments due and unpaid.....	753 00	Due installment shareholders—	
Interest and fines due and unpaid	528 40	advance payments	252 00
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	19 43	holders—subscriptions	1,700 00
		Balance payable on loans made..	1,764 00
		Borrowed money	13,800 00
		Surplus or undivided profits.....	03
Total assets	\$199,928 31	Total liabilities	\$199,928 31

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 25, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,201 00
year	\$701 27	Loaned on shares.....	6,435 00
Dues on installment shares.....	30,540 00	Dues repaid on withdrawal.....	6,277 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,291 44
up shares	1,600 00	Prepaid or paid-up shares.....	1,100 00
Interest	11,349 04	Interest or dividends on prepaid	
Gross premium	163 35	or paid-up shares.....	70 12
Fines	70 20	Matured shares	27,200 00
Admission or membership fees....	11 00	Borrowed money	51,900 00
Mortgage loans repaid.....	800 00	Interest on borrowed money.....	677 59
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	5,600 00	rowers	19 43
Stock loans repaid	1,020 00	Salaries or other compensation of	
Money borrowed	55,200 00	officers, \$700.00; auditors, \$15.00;	
		clerks, \$36.00	751 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	57 80
		Filing annual report.....	1 00
		Premium on officers' bonds.....	36 00
		Cash in bank at end of year.....	37 48
Total receipts	\$107,054 86	Total disbursements	\$107,054 86

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 315; membership at end of year, 320. Borrowing members, 89, holding 1,112½ shares; non-borrowing members, 231, holding 1,398½ shares.

Shares in force at beginning of fiscal year, 2,496; shares issued during year, 285½; shares canceled (matured, 136) during year, 270½; shares in force at close of year, 2,511.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

VERONA BUILDING AND LOAN ASSOCIATION,
VERONA.

Incorporated May 9, 1901.

Commenced business April 27, 1901.

President, DAVID H. SLAYBACK.

Secretary, H. RAE SIMONSON.

Treasurer, FILLMORE CONDIT.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$72,725 00	Due installment shareholders—	
Loans on shares of association....	4,155 00	dues	\$63,234 00
Cash deposited in bank.....	58 53	Due installment shareholders—	
Furniture and fixtures.....	98 00	profits apportioned	14,107 38
Installments due and unpaid.....	145 50		
Interest and fines due and unpaid	159 35		
Total assets	\$77,341 38	Total liabilities	\$77,341 38

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$17,700 00
year	\$2,643 91	Loaned on shares.....	2,875 00
Dues on installment shares.....	14,855 00	Dues repaid on withdrawal....	3,629 00
Interest	3,533 55	Profits or interest on withdrawal.	396 32
Gross premium	354 00	Borrowed money	13,600 00
Fines	55 99	Interest on borrowed money.....	116 30
Transfer fees	50	Salaries or other compensation of	
Mortgage loans repaid.....	3,000 00	officers	125 00
Stock loans repaid.....	520 00	Rent	25 00
Money borrowed	13,600 00	Advertising, stationery, printing,	
		postage, light and fuel.....	16 80
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	58 53
Total receipts	\$38,562 95	Total disbursements	\$38,562 95

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 194; membership at end of year, 216. Borrowing members, 27, holding 335 shares; non-borrowing members, 189, holding 875 shares.

Shares in force at beginning of fiscal year, 1,005½; shares issued during year, 301½; shares canceled (matured, none) during year, 97; shares in force at close of year, 1,210.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

WALLACE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated April 19, 1907.

Commenced business March 21, 1907.

President, CHARLES L. WILLIAMS.

Secretary, GEORGE GRAPP.

Treasurer, JOSEPH WOTIZ.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$24,650 00	Due installment shareholders—	
Loans on shares of association....	891 00	dues	\$19,790 00
Cash deposited in bank.....	213 11	Due installment shareholders—	
Furniture and fixtures.....	55 00	profits apportioned	2,471 06
Installments due and unpaid.....	351 00	Due installment shareholders—	
Interest and fines due and unpaid	106 95	advance payments	6 00
		Borrowed money	4,000 00
Total assets	\$26,267 06	Total liabilities	\$26,267 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$7,800 00
year	\$1,481 49	Loaned on shares.....	361 00
Dues on installment shares.....	8,682 50	Dues repaid on withdrawal.....	2,397 00
Interest	1,298 58	Profits or interest on withdrawal.	55 00
Installment premiums	205 83	Borrowed money	19,500 00
Fines	40 95	Interest on borrowed money....	240 69
Transfer fees	3 25	Insurance, etc., for borrowers....	15 00
Admission or membership fees....	6 00	Salaries or other compensation of	
Stock loans repaid.....	110 00	officers	100 00
Money borrowed	18,900 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	18 55
repaid	15 00	State examination and filing an-	
		nual report	21 00
Total receipts	\$30,743 60	Premium on officers' bonds.....	16 00
		Sundry expenses	6 25
		Cash in bank at end of year.....	213 11
		Total disbursements	\$30,743 60

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 110; membership at end of year, 133. Borrowing members, 18, holding 173½ shares; non-borrowing members, 115, holding 604½ shares.

Shares in force at beginning of fiscal year, 626; shares issued during year, 273; shares canceled (matured, none) during year, 121; shares in force at close of year, 778.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

WASHINGTON BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated June 2, 1887.

Commenced business May 16, 1887.

President, A. A. SIPPEL.

Secretary, GEORGE GRAPP.

Treasurer, SOLOMON OURY.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$193,500 00	Due installment shareholders—dues	\$141,675 00
Loans on shares of association	7,852 30	Due installment shareholders—profits apportioned	26,546 04
Cash deposited in bank	11,076 70	Due installment shareholders—advance payments	23 50
Furniture and fixtures	90 00	Due prepaid or paid-up shareholders—subscriptions	2,000 00
Installments due and unpaid	769 50	Due prepaid or paid-up shareholders—profits accrued or apportioned	100 00
Interest and fines due and unpaid	754 98	Balance payable on loans made ..	5,752 50
Taxes, insurance, etc., advanced for borrowers	188 56	Borrowed money	37,200 00
		Interest accrued on borrowed money	135 00
		Expense fund	800 00
Total assets	\$214,232 04	Total liabilities	\$214,232 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,627 71	Loaned on mortgages	\$15,347 50
Dues on installment shares	26,639 00	Loaned on shares	2,130 00
Interest	9,530 74	Dues repaid on withdrawal	12,661 00
Gross premium	428 40	Profits or interest on withdrawal ..	1,123 62
Fines	52 52	Matured shares	13,700 00
Transfer fees	11 25	Borrowed money	91,800 00
Admission or membership fees ..	4 20	Interest on borrowed money	2,406 21
Mortgage loans repaid	13,500 00	Taxes, insurance, etc., for borrowers	272 11
Stock loans repaid	1,681 00	Salaries or other compensation of officers, \$523.00; directors, \$144.00; auditors, \$9.00; clerks, \$12.00	688 00
Stock loans canceled by matured shares	60 00	Advertising, stationery, printing, postage, light and fuel	41 72
Money borrowed	96,500 00	State examination and filing annual report	21 00
Taxes, insurance, etc., advanced, repaid	307 79	Premium on officers' bonds	45 00
		Incidentals	29 75
		Cash in bank at end of year	11,076 70
Total receipts	\$156,342 61	Total disbursements	\$156,342 61

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 257; membership at end of year, 255. Borrowing members, 63, holding 972 shares; non-borrowing members, 192, holding 1,241 shares.

Shares in force at beginning of fiscal year, 2,259; shares issued during year, 263½; shares canceled (matured, 93½) during year, 309½; shares in force at close of year, 2,213.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, 15 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

WAVERLY BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated November 11, 1909. Commenced business December 7, 1909.

President, HERMAN SCHEININGER.

Secretary, JOHN ZIPFEL, JR.

Treasurer, LOUIS GERTWAGEN.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$5,700 00	Due installment shareholders—	
Loans on shares of association ..	630 00	dues	\$4,619 00
Cash deposited in bank	31 19	Due installment shareholders—	
Installments due and unpaid	58 00	profits apportioned	84 41
Interest and fines due and unpaid ..	18 23	Due installment shareholders—	
Personal property	90 00	advance payments	74 75
Pass-books unpaid	1 00	Due prepaid or paid-up share-	
		holders—subscriptions	700 00
		Borrowed money	1,000 00
		Surplus or undivided profits	26
		Due for rent	50 00
Total assets	\$6,528 42	Total liabilities	\$6,528 42

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$5,699 75	Loaned on mortgages	\$5,700 00
Subscriptions on prepaid or paid-		Loaned on shares	865 00
up shares	2,600 00	Dues repaid on withdrawal	1,064 00
Interest	170 67	Prepaid or paid-up shares	1,900 00
Gross premium	176 70	Interest or dividends on prepaid	
Fines	12 06	or paid-up shares	27 86
Transfer fees	1 00	Borrowed money	460 00
Stock loans repaid	235 00	Interest on borrowed money	21 98
Money borrowed	1,460 00	Salaries or other compensation of	
Pass-books	36 25	officers	125 00
		Advertising, stationery, printing,	
		postage, light and fuel	167 40
		Sign	5 00
		Premium on officers' bonds	24 00
		Cash in bank at end of year	31 19
Total receipts	\$10,391 43	Total disbursements	\$10,391 43

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at end of year, 105. Borrowing members, 15, holding 130 shares; non-borrowing members, 90, holding 414 shares.

Shares issued during year, 775; shares canceled (matured none) during year, 231; shares in force at close of year, 544.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 79-100 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WAYDELL BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated July 10, 1907.

Commenced business June 20, 1907.

President, CEPHAS I. SHIRLEY.

Secretary, HARRY M. COLEMAN.

Treasurer, HARRY W. ANGEVINE.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$14,700 00	Due installment shareholders—	
Loans on shares of association...	558 00	dues	\$13,399 50
Cash deposited in bank.....	1,468 45	Due installment shareholders—	
Installments due and unpaid.....	127 00	profits apportioned	1,623 40
Interest and fines due and unpaid	81 17	Due installment shareholders—	
Taxes, insurance, etc., advanced		advance payments	17 00
for borrowers	12 00	Balance payable on loans made..	1,962 50
Mortgage account	55 78		
Total assets	\$17,002 40	Total liabilities	\$17,002 40

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$6,037 50
year	\$1,247 73	Loaned on shares.....	713 00
Dues on installment shares.....	7,034 50	Dues repaid on withdrawal.....	3,652 00
Interest	847 50	Profits or interest on withdrawal.	48 89
Installment premiums	207 13	Salaries or other compensation of	
Fines	39 65	officers, \$110.00; auditors, \$4.00..	114 00
Admission or membership fees...	5 85	Advertising, stationery, printing,	
Mortgage loans repaid.....	2,200 00	postage, light and fuel.....	32 02
Stock loans repaid.....	483 50	Cash in bank at end of year.....	1,468 45
Total receipts	\$12,065 86	Total disbursements	\$12,065 86

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 96; membership at end of year, 106. Borrowing members, 9, holding 120 shares; non-borrowing members, 97, holding 473 shares.

Shares in force at beginning of fiscal year, 518; shares issued during year, 302; shares canceled (matured, none) during year, 227; shares in force at close of year, 593.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 15 cents per pass-book. Withdrawal fee charged, none.

Foreclosures during year, none.

WEEQUAHIC BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 9, 1906.

Commenced business June 28, 1906.

President, FRANK J. BROHM.

Secretary, HENRY P. GEORGE.

Treasurer, EDWARD L. ARNOLD.

FINANCIAL CONDITION JUNE 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$76,800 00	Due installment shareholders—	
Loans on shares of association ..	250 00	dues	\$60,996 00
Cash deposited in bank	422 43	Due installment shareholders—	
Furniture and fixtures	150 70	profits apportioned	11,048 04
Installments due and unpaid	462 50	Due installment shareholders—	
Interest and fines due and unpaid ..	520 68	advance payments	51 00
Unpaid check	66 70	Due prepaid or paid-up share-	
Transfer fee unpaid	50	holders—subscriptions	6,000 00
		Borrowed money	568 80
		Surplus or undivided profits	07
		Trust account	9 60
Total assets	\$78,673 51	Total liabilities	\$78,673 51

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$160 48	Loaned on mortgages	\$15,600 00
Dues on installment shares	20,286 00	Loaned on shares	100 00
Subscriptions on prepaid or paid-up shares	4,000 00	Dues repaid on withdrawal	7,057 50
Interest	4,542 98	Profits or interest on withdrawal ..	325 22
Gross premium	314 00	Prepaid or paid-up shares	4,000 00
Fines	225 89	Interest or dividends on prepaid or paid-up shares	438 90
Transfer fees	75	Borrowed money	41,300 00
Mortgage loans repaid	5,000 00	Interest on borrowed money	346 46
Mortgage loans canceled by foreclosure or deed	2,900 00	Salaries or other compensation of officers	300 00
Stock loans repaid	542 00	Rent	18 75
Money borrowed	32,068 80	Advertising, stationery, printing, postage, light and fuel	39 72
Pass-books	4 35	Unpaid check	66 70
Rebate on discount	5 83	Furniture	38 00
Trust account	2 60	Cash in bank at end of year	422 43
Total receipts	\$70,053 68	Total disbursements	\$70,053 68

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 198; membership at end of year, 200. Borrowing members, 24, holding 414 shares; non-borrowing members, 176, holding 1,278½ shares.

Shares in force at beginning of fiscal year, 1,633; shares issued during year, 254; shares canceled (matured, none) during year, 194½; shares in force at close of year, 1,692½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 15 cents per pass-book. Withdrawal fee charged, none.

Foreclosures during year, 2.

WEST END BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 29, 1888.

Commenced business June 4, 1888.

President, EDWARD ZUSI.

Secretary, HENRY T. MEYER.

Treasurer, JAMES W. SCALES.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$1,292,200 00	Due installment shareholders—	
Loans on shares of association...	23,449 00	dues	\$948,387 48
Cash deposited in bank.....	14,993 77	Due installment shareholders—	
Furniture and fixtures.....	942 76	profits apportioned	160,815 86
Interest and fines due and unpaid	2,085 37	Due installment shareholders—	
		advance payments	19 50
		Due prepaid or paid-up sharehold-	
		ers—subscriptions	72,300 00
		Balance payable on loans made...	41,849 45
		Borrowed money	5,500 00
		Surplus or undivided profits.....	48 66
		Reserve fund	19,720 05
		Bond and mortgage share value	
		reductions	85,000 00
		Sundry creditors	29 90
Total assets	\$1,333,670 90	Total liabilities	\$1,333,670 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$254,165 55
year ..	\$526 54	Loaned on shares.....	13,838 00
Dues on installment shares.....	321,266 92	Dues repaid on withdrawal.....	104,346 48
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	18,023 67
up shares	29,200 00	Prepaid or paid-up shares.....	14,800 00
Interest	71,433 22	Interest or dividends on prepaid	
Fines	543 12	or paid-up shares.....	2,969 13
Transfer fees	43 00	Matured shares	134,896 56
Admission or membership fees...	1,207 25	Borrowed money	258,500 00
Mortgage loans repaid.....	175,725 00	Interest on borrowed money.....	2,201 72
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	2,000 00	rowers	72 33
Stock loans repaid.....	10,207 00	Salaries or other compensation	
Stock loans canceled by matured		of officers, \$2,200 00; directors,	
shares	9,850 00	\$447.00; auditors, \$75.00; clerks,	
Money borrowed	185,500 00	\$848.00	3,570 00
Taxes, insurance, etc., advanced,		Rent	180 00
repaid	72 33	Advertising, stationery, printing,	
Bond and mortgage reduction by		postage, light and fuel.....	262 39
application of share values....	25,000 00	Personal property	5 25
Dividends retained on shares sur-		Bond and mortgage reductions ap-	
rendered	1,035 47	plied on mortgage loans repaid	
Sundry creditors	15 00	and cancelled	10,800 00
		Cash in bank at end of year.....	14,993 77
Total receipts	\$833,624 85	Total disbursements	\$833,624 85

Description, local. Plan, perpetual; premium plan, none. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 2,089; membership at end of year, 2,304. Borrow-
ing members, 487, holding 7,166 shares; non-borrowing members, 1,817, holding 12,641 shares.

Shares in force at beginning of fiscal year, 17,805; shares issued during year, 4,829; shares
canceled (matured, 669) during year, 2,827; shares in force at close of year, 19,807.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WEST NEWARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 19, 1902. Commenced business March 11, 1903.

President, CONRAD SCHNEIDER, JR.

Secretary, H. F. PEAL.

Treasurer, FRANK L. FEIND.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$65,000 00	Due installment shareholders—	
Loans on shares of association....	1,780 00	dues	\$47,095 00
Cash deposited in bank.....	2,409 88	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	9,461 04
closure or in settlement of debts		Due installment shareholders—	
due association	2,171 46	advance payments	25 00
Installments due and unpaid.....	82 00	Due prepaid or paid-up sharehold-	
Fines due and unpaid.....	3 50	ers—subscriptions	2,500 00
Stationery, printing, safe, etc....	134 20	Borrowed money	12,500 00
Total assets	\$71,581 04	Total liabilities	\$71,581 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$24,100 00
year	\$514 09	Loaned on shares.....	1,170 00
Dues on installment shares.....	12,861 00	Dues repaid on withdrawal.....	6,315 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	359 59
up shares	2,900 00	Prepaid or paid-up shares.....	4,400 00
Interest	3,623 34	Interest or dividends on prepaid	
Gross premium	597 60	or paid-up shares.....	159 02
Fines	50 35	Borrowed money	500 00
Rents	168 00	Interest on borrowed money.....	657 61
Mortgage loans repaid.....	19,800 00	Taxes, repairs and insurance (not	
Stock loans repaid.....	50 00	chargeable to borrowers).....	154 13
Pass books	3 45	Salaries or other compensation of	
Total receipts	\$40,567 83	officers	243 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	61 60
		Desk	38 00
		Cash in bank at end of year.....	2,409 88
		Total disbursements	\$40,567 83

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 158; membership at end of year, 161. Borrowing members, 29, holding 401 shares; non-borrowing members, 132, holding 616 shares.

Shares in force at beginning of fiscal year, 995½ shares issued during year, 226½; shares canceled (matured, none) during year, 205; shares in force at close of year, 1,017.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

WEST SIDE PARK BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated February 21, 1907. Commenced business January 8, 1907.

President, FRANK J. BROHM.

Secretary, JOSEPH WEINSCHENK.

Treasurer, FRANK ZWIGARD.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$8,400 00	Due installment shareholders—	
Loans on shares of association....	636 15	dues	\$9,704 00
Cash on hand.....	25	Due installment shareholders—	
Cash deposited in bank.....	1,801 98	profits apportioned	1,237 60
Furniture and fixtures.....	73 00	Surplus or undivided profits.....	20 28
Installments due and unpaid.....	50 00		
Fines due and unpaid.....	50		
Total assets	\$10,961 88	Total liabilities	\$10,961 88

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$3,300 00
year	\$54 18	Loaned on shares.....	586 52
Dues on installment shares.....	4,584 00	Dues repaid on withdrawal.....	2,020 00
Interest	590 82	Profits or interest on withdrawal.	26 35
Gross premium	96 00	Borrowed money	2,000 00
Fines	12 05	Interest on borrowed money.....	34 98
Mortgage loans repaid.....	3,300 00	Salaries or other compensation of	
Stock loans repaid.....	15 00	officers	65 00
Money borrowed	1,200 00	Advertising, stationery, printing,	
Pass books	2 25	postage, light and fuel.....	18 22
		Filing annual report.....	1 00
		Cash on hand and in bank at end	
		of year	1,802 23
Total receipts	\$9,854 30	Total disbursements	\$9,854 30

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 73; membership at end of year, 70. Borrowing members, 9, holding 82 shares; non-borrowing members, 61, holding 250 shares.

Shares in force at beginning of fiscal year, 357; shares issued during year, 50; shares canceled (matured, none) during year, 75; shares in force at close of year, 332.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year; on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

WINDSOR BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated December 22, 1909. Commenced business December 23, 1909.

President, BARNEY LEVY.

Secretary, DAVID COHEN.

Treasurer, HARRIS GASH.

FINANCIAL CONDITION DECEMBER 22, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$4,100 00	Due installment shareholders—	
Cash deposited in bank	54 20	dues	\$1,717 50
Furniture and fixtures	86 00	Due prepaid or paid-up share-	
Installments due and unpaid	58 00	holders—subscriptions	1,550 00
Fines due and unpaid	4 51	Balance payable on loans made ..	432 25
		Borrowed money	500 00
		Surplus or undivided profits	102 96
Total assets	\$4,302 71	Total liabilities	\$4,302 71

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 22, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$1,792 50	Loaned on mortgages	\$3,667 75
Subscriptions on prepaid or paid-		Dues repaid on withdrawal	133 00
up shares	1,900 00	Prepaid or paid-up shares	350 00
Interest	55 25	Interest or dividends on prepaid	
Installment premiums	97 00	or paid-up shares	7 00
Fines	16 43	Borrowed money	800 00
Money borrowed	1,300 00	Interest on borrowed money	13 23
Pass-books	10 75	Salaries or other compensation of	
		officers	50 00
		Advertising, stationery, printing,	
		postage, light and fuel	96 75
		Cash in bank at end of year	54 20
Total receipts	\$5,171 93	Total disbursements	\$5,171 93

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 33. Borrowing members, 2, holding 20½ shares; non-borrowing members, 31, holding 148 shares.

Shares issued during year, 214½; shares canceled (matured, none) during year, 46; shares in force at close of year, 168½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

WOODSIDE BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated August 22, 1884.

Commenced business September 1, 1884.

President, ELIAS G. HELLER.

Secretary, CHARLES W. TEN EYCK.

Treasurer, ERNEST A. GEOFFROY.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$489,100 00	Due installment shareholders—	
Loans on shares of association ..	9,465 00	dues	\$374,049 00
Cash deposited in bank	3,569 06	Due installment shareholders—	
Furniture and fixtures	78 85	profits apportioned	107,461 93
Installments due and unpaid	2,092 75	Due installment shareholders—	
Interest and fines due and unpaid ..	2,544 04	advance payments	227 50
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	669 84	holders—subscriptions	27,225 00
Interest accrued	2,492 82	Borrowed money	412 75
		Contingent fund	636 18
Total assets	\$510,012 36	Total liabilities	\$510,012 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$139,916 75
year	\$5,041 16	Loaned on shares	5,695 00
Dues on installment shares	84,258 25	Dues repaid on withdrawal	25,697 75
Subscriptions on prepaid or paid-		Profits or interest on withdrawal ..	2,597 06
up shares	7,950 00	Prepaid or paid-up shares	6,522 81
Interest	28,412 34	Interest or dividends on prepaid	
Gross premium	1,551 56	or paid-up shares	1,474 31
Fines	521 06	Matured shares	31,800 00
Transfer fees	14 50	Borrowed money	25,096 00
Mortgage loans repaid	83,000 00	Interest on borrowed money	724 72
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	6,200 00	chargeable to borrowers)	404 69
Stock loans repaid	1,720 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	400 13
shares	600 00	Salaries or other compensation of	
Money borrowed	25,508 75	officers, \$500.00; directors, \$50.-	
Taxes, insurance, etc., advanced,		00; auditors, \$30.00; janitor,	
repaid	243 91	\$24.00	904 00
Investigating loans	102 00	Rent	50 00
Protest charges	1 38	Advertising, stationery, printing,	
		postage, light and fuel	63 25
		Premium on officers' bonds	80 00
		State League dues	5 00
		State examination and filing an-	
		ual report	21 00
		Protest charges	1 38
		Investigating loans	102 00
		Cash in bank at end of year	3,569 06
Total receipts	\$245,124 91	Total disbursements	\$245,124 91

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 595; membership at end of year, 725. Borrowing members, 164, holding 2,419½ shares; non-borrowing members, 561, holding 4,371½ shares.

Shares in force at beginning of fiscal year, 6,221; shares issued during year, 1,472¾; shares canceled (matured, 159) during year, 903½; shares in force at close of year, 6,790½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1¼ per cent.; on stock (book) loans, 1¼ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

WORKINGMEN'S BUILDING AND LOAN ASSOCIATION,
NEWARK.

Incorporated May 23, 1888.

Commenced business April 23, 1888.

*President, JOHN H. HUEGEL.**Secretary, FRED WICHELHAUS.**Treasurer, SAMUEL A. NADEL.*

FINANCIAL CONDITION APRIL 24, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$399,200 00	Due installment shareholders-- dues	\$306,660 00
Loans on shares of association...	39,424 00	Due installment shareholders-- profits apportioned	67,973 23
Cash deposited in bank.....	5,536 68	Due installment shareholders-- advance payments	712 65
Real estate acquired in settle- ment of debts due association..	1,090 00	Due on shares lapsed or forfeited	178 62
Furniture and fixtures.....	192 00	Balance payable on loans made..	1,708 75
Installments due and unpaid.....	911 50	Borrowed money	71,525 00
Interest and fines due and unpaid	1,144 64	Interest accrued on borrowed money	387 31
Taxes, insurance, etc., advanced for borrowers	1,644 74		
Total assets	\$449,143 56	Total liabilities	\$449,143 56

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 24, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$13,016 46	Loaned on mortgages.....	\$135,541 25
Dues on installment shares.....	106,308 50	Loaned on shares.....	22,972 00
Interest	24,528 30	Dues repaid on withdrawal.....	41,619 75
Gross premium	2,145 48	Profits or interest on withdrawal.	2,170 35
Fines	480 68	On shares lapsed or forfeited....	293 21
Transfer fees	14 50	Matured shares	23,800 00
Mortgage loans repaid.....	66,100 00	Borrowed money	211,571 00
Mortgage loans canceled by ma- tured shares	3,200 00	Interest on borrowed money.....	3,114 66
Stock loans repaid.....	9,432 00	Taxes, repairs and insurance (not chargeable to borrowers).....	72 88
Stock loans canceled by matured shares	4,000 00	Taxes, insurance, etc., for bor- rowers	1,671 65
Real estate sold.....	2,500 00	Salaries or other compensation of officers, \$2,000.00; directors, \$402.00; auditors, \$30.00; other office employees, \$50.00.....	2,482 00
Money borrowed	218,221 00	Rent	52 00
Taxes, insurance, etc., advanced, repaid	983 60	Advertising, stationery, printing, postage, light and fuel.....	209 78
Pass-books	71 40	Premium on officers' bonds.....	48 00
Lapsed shares	174 29	State examination and filing an- nual report	21 00
Total receipts	\$451,176 21	Cash in bank at end of year.....	5,536 68
		Total disbursements	\$451,176 21

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 1,176; membership at end of year, 1,392. Borrowing members, 374, holding 3,453 shares; non-borrowing members, 1,018, holding 4,961 shares.

Shares in force at beginning of fiscal year, 7,143; shares issued during year, 3,673; shares canceled (matured, 119) during year, 2,402; shares in force at close of year, 8,414.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BRIDGEPORT BUILDING AND LOAN ASSOCIATION,
BRIDGEPORT.

Incorporated July 11, 1900.

Commenced business July, 1900.

President, JOHN MCILVAIN.*Secretary*, GEORGE H. PLATT.*Treasurer*, JAMES MCGLINCY.

FINANCIAL CONDITION JUNE 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).	\$98,485 00	Due installment shareholders—	
Loans on shares of association....	29,431 00	dues	\$101,700 00
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		profits apportioned	28,736 89
due association	3,000 00	Due installment shareholders—	
Installments due and unpaid.....	298 50	advance payments	61 00
Interest and fines due and unpaid	416 85	Borrowed money	1,133 46
Total assets	\$131,631 35	Total liabilities	\$131,631 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,700 00
year	\$8 03	Loaned on shares.....	6,056 00
Dues on installment shares.....	17,464 05	Dues repaid on withdrawal.....	273 00
Interest	7,164 64	Profits or interest on withdrawal.	15 36
Fines	37 21	Borrowed money	12,394 94
Transfer fees	75	Interest on borrowed money.....	366 44
Admission or membership fees...	38 91	Taxes and repairs (not chargeable	
Rents	150 00	to borrowers)	51 33
Mortgage loans repaid.....	2,400 00	Salaries or other compensation of	
Stock loans repaid.....	1,900 00	officers, \$130.00; auditors, \$15.00..	145 00
Money borrowed	9,924 24	Rent	12 00
Total receipts	\$39,087 83	Advertising, stationery, printing	
		and postage	38 75
		Commission on rents collected...	7 51
		Safe deposit box rent.....	7 50
		State examination and filing an-	
		ual report	21 00
		Total disbursements	\$39,087 83

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 153; members at end of year, 170. Borrowing
members, 68, holding 940 shares; non-borrowing members, 102, holding 517 shares.

Shares in force at beginning of fiscal year, 1,316½; shares issued during year, 155½; shares
canceled (matured, none) during year, 15; shares in forces at close of year, 1,457.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year, none.

Admission fee charged, 25 cent per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CLAYTON BUILDING ASSOCIATION,

CLAYTON.

Incorporated April 15, 1880.

Commenced business March 8, 1880.

President, JOHN W. DOOLING.

Secretary, P. K. DuBois.

Treasurer, W. M. ANGLE.

FINANCIAL CONDITION FEBRUARY 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$109,100 00	Due installment shareholders—	
Loans on shares of association....	1,950 00	dues	\$88,124 25
Loans on other securities.....	400 00	Due installment shareholders—	
Cash deposited in bank.....	2,922 47	profits apportioned	20,005 56
Installments due and unpaid.....	161 99	Due installment shareholders—	
Interest and fines due and unpaid	295 90	advance payments	469 45
		Due shareholders—matured shares	5,100 00
		Unearned gross premiums.....	1,050 00
		Contingent account	81 10
Total assets	\$114,830 36	Total liabilities	\$114,830 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$9,630 56	Loaned on mortgages.....	\$22,050 00
Dues on installment shares.....	19,072 51	Loaned on shares.....	1,550 00
Interest	5,596 62	Loaned on other securities.....	800 00
Gross premium	188 84	Dues repaid on withdrawal.....	6,993 50
Fines	130 55	Profits or interest on withdrawal.	1,363 46
Admission or membership fees....	16 32	Matured shares	8,300 00
Mortgage loans repaid.....	6,300 00	Interest accrued on matured shares	18 50
Mortgage loans canceled by matured shares	1,600 00	Taxes, insurance, etc., for borrowers	8 00
Stock loans repaid.....	900 00	Salaries or other compensation of officers, \$400.00; directors, \$121.00; auditors, \$9.00.....	530 00
Stock loans canceled by matured shares	800 00	Rent	16 00
Other loans repaid.....	400 00	Advertising, stationery, printing, postage, light and fuel.....	24 70
Taxes, insurance, etc., advanced, repaid	8 00	Recording	23 77
		State examination and filing annual report	21 00
		Premium on officers' bonds.....	17 00
		Property committee	5 00
		Cash in bank at end of year.....	2,922 47
Total receipts	\$44,643 40	Total disbursements	\$44,643 40

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 367; membership at end of year, 378. Borrowing members, 122, holding 554½ shares; non-borrowing members, 256, holding 1,045 shares.

Shares in force at beginning of fiscal year, 1,541½; shares issued during year, 253½; shares canceled (matured, 67) during year, 196; shares in force at close of year, 1,599½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 55-100 per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GLASSBORO LOAN AND BUILDING ASSOCIATION,
GLASSBORO.

Incorporated June 1, 1883.

Commenced business June 11, 1883.

President, S. H. STANGER.

Secretary, W. H. YENNEY.

Secretary, THOMAS C. ALLEN.

FINANCIAL CONDITION MAY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$165,450 00	Due installment shareholders— dues	\$139,032 00
Loans on shares of association....	3,210 00	Due installment shareholders— profits apportioned	27,988 04
Loans on other securities.....	400 00	Due installment shareholders— advance payments	44 00
Cash deposited in bank.....	78 02	Borrowed money	2,500 00
Installments due and unpaid.....	237 50	Surplus or undivided profits.....	21
Interest, premium and fines due and unpaid	188 73		
Total assets	\$169,564 25	Total liabilities	\$169,564 25

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,498 82	Loaned on mortgages.....	\$23,300 00
Dues on installment shares.....	30,627 50	Loaned on shares.....	265 00
Interest	8,974 82	Dues repaid on withdrawal.....	5,958 50
Installment premiums	619 92	Profits or interest on withdrawal.	463 86
Fines	112 94	Matured shares	16,700 00
Mortgage loans repaid.....	4,000 00	Interest accrued on matured shares	7 50
Mortgage loans canceled by ma- tured shares	2,000 00	Borrowed money	63,500 00
Stock loans repaid.....	130 00	Interest on borrowed money.....	383 47
Stock loans canceled by matured shares	200 00	Taxes, repairs and insurance (not chargeable to borrowers).....	1,155 57
Other loans repaid.....	200 00	Salaries or other compensation of officers, \$400.00; auditors, \$9.00..	409 00
Money borrowed	64,000 00	Rent	25 00
Premium on new shares.....	12 92	Advertising, stationery, printing, postage, light and fuel.....	53 50
Total receipts	\$112,376 92	Premium on officers' bonds.....	32 50
		State examination	20 00
		Recording fees	25 00
		Cash in bank at end of year.....	78 02
		Total disbursements	\$112,376 92

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 360; membership at end of year, 359. Borrowing
members, 122, holding 1,005 shares; non-borrowing members, 237, holding 1,452 shares.

Shares in force at beginning of fiscal year, 2,192; shares issued during year, 488½; shares
canceled (matured, 83½) during year, 223½; shares in force at close of year, 2,457.

Interest charged borrowing members during year, 5 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 11½ per cent. (gross); on stock (book)
loans, 10 per cent. (gross).

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GRENLOCH BUILDING AND LOAN ASSOCIATION,

GRENLOCH.

Incorporated December 9, 1909. Commenced business November 1, 1909.

President, FRED. H. BATEMAN.*Secretary*, LOUIS C. JOYCE, JR.*Treasurer*, H. G. A. SMITH.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$3,700 00	Due installment shareholders—	
Cash deposited in bank	369 18	dues	\$3,161 00
Furniture and fixtures	25 00	Due installment shareholders—	
Installments due and unpaid	10 00	profits apportioned	154 07
		Due installment shareholders—	
		advance payments	13 00
		Borrowed money	775 00
		Surplus or undivided profits	1 11
Total assets	\$4,104 18	Total liabilities	\$4,104 18

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$3,164 00	Loaned on mortgages	\$3,700 00
Interest	113 60	Loaned on shares	25 00
Installment premiums	10 45	Borrowed money	300 00
Fines	5 70	Interest on borrowed money	19 39
Admission or membership fees	77 00	Salaries or other compensation of	
Stock loans repaid	25 00	officers	2 00
Money borrowed	1,075 00	Advertising, stationery, printing,	
		postage, light and fuel	40 18
		Filing annual report	1 00
		Premium on officers' bonds	10 00
		Miscellaneous	4 00
		Cash in bank at end of year	369 18
Total receipts	\$4,470 75	Total disbursements	\$4,470 75

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 60. Borrowing members, 3, holding 19 shares; non-borrowing members, 57, holding 289 shares.

Shares issued and in force at end of year, 305.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MECHANICS' BUILDING AND LOAN ASSOCIATION,
PAULSEORO.

Incorporated September 24, 1907. Commence business September 24, 1907.

President, GEORGE K. C. WEST.

Secretary, JOSEPH R. MORELAND.

Treasurer, JOHN LODGE.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$19,850 00	Due installment shareholders—	
Loans on shares of association...	290 00	dues	\$18,570 00
Cash deposited in bank.....	23 08	Due installment shareholders—	
Furniture and fixtures.....	40 00	profits apportioned	1,690 58
Installments due and unpaid.....	212 50	Due installment shareholders—	
Interest, premium and fines due		advance payments	13 00
and unpaid	109 29	Borrowed money	100 00
		Surplus or undivided profits.....	151 29
Total assets	\$20,524 87	Total liabilities	\$20,524 87

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,200 00
year	\$107 09	Loaned on shares.....	215 00
Dues on installment shares.....	6,435 50	Dues repaid on withdrawal.....	1,489 00
Interest	989 99	Profits or interest on withdrawal.	103 69
Installment premiums	199 96	Borrowed money	1,160 00
Fines	15 41	Interest on borrowed money.....	12 41
Mortgage loans repaid.....	2,500 00	Taxes, repairs and insurance (not	
Money borrowed	1,260 00	chargeable to borrowers).....	180 00
		Salaries or other compensation of	
		officers	52 00
		Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	7 00
		State examination and filing annual	
		report	21 00
		Interest remitted	3 00
		Recording fees	9 27
		Rent of safe deposit box.....	2 50
		Cash in bank at end of year.....	23 08
Total receipts	\$11,507 95	Total disbursements	\$11,507 95

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 81; membership at end of year, 100. Borrowing members, 24, holding 130½ shares; non-borrowing members, 76, holding 394½ shares.

Shares in force at beginning of fiscal year, 461¼; shares issued during year, 119; shares canceled (matured, none) during year, 55½; shares in force at close of year, 524¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 1-5 per cent. per annum; on stock (book) loans, 1 1-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MONROE BUILDING ASSOCIATION,
WILLIAMSTOWN.

Incorporated January 31, 1870. Commenced business February 4, 1870.

President, A. F. CLIVER.

Secretary, D. E. TWEEED.

Treasurer, JOSEPH E. PETERSON.

FINANCIAL CONDITION FEBRUARY 3, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$102,950 00	Due installment shareholders—	
Loans on shares of association ..	2,375 00	dues	\$83,460 00
Cash on hand	36	Due installment shareholders—	
Real estate sold under contract ..	621 36	profits apportioned	17,881 08
Furniture and fixtures	100 00	Due installment shareholders—	
Installments due and unpaid	766 84	advance payments	51 55
Interest, premium and fines due		Borrowed money	5,600 00
and unpaid	156 32	Interest accrued on borrowed	
Taxes, insurance, etc., advanced		money	18 89
for borrowers	49 65	Surplus or undivided profits	8 01
Total assets	\$107,019 53	Total liabilities	\$107,019 53

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 3, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$31,935 00
year	\$2,976 74	Loaned on shares	1,975 00
Dues on installment shares	18,664 52	Dues repaid on withdrawal	4,679 00
Interest	4,776 80	Profits or interest on withdrawal ..	382 57
Installment premiums	776 10	Matured shares	5,200 00
Fines	163 65	Borrowed money	2,700 00
Mortgage loans repaid	10,580 00	Interest on borrowed money	11 64
Mortgage loans canceled by ma-		Taxes, repairs and insurance (not	
tured shares	600 00	chargeable to borrowers)	180 36
Stock loans repaid	550 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers and on real estate sold	
shares	100 00	under contract	22 00
Real estate sold	160 00	Salaries or other compensation of	
Money borrowed	8,300 00	officers, \$287.00; directors, \$99.00;	
Appraisal fees repaid	4 50	auditors, \$15.00	401 00
Total receipts	\$47,592 31	Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel	61 74
		Recording and incidental ex-	
		penses	31 64
		Cash in bank at end of year	36
		Total disbursements	\$47,592 31

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 253; membership at end of year, 283. Borrow-
ing members, 114, holding 590 shares; non-borrowing members, 169, holding 910 shares.

Shares in force at beginning of fiscal year, 1,323; shares issued during year, 358; shares
canceled (matured, 26) during year, 181; shares in force at close of year, 1,500.

Interest charged borrowing members during year, 5 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 4-5 per cent. per annum; on stock
(book) loans, 3-5 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MULLICA HILL BUILDING AND LOAN ASSOCIATION,
MULLICA HILL.

Incorporated January 12, 1876. Commenced business January 18, 1876.

President, JOSEPH CHATHAM.

Secretary, E. L. STRATTON.

Treasurer, ALBERT SCHNEIDER.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$19,542 25	Due installment shareholders—	
Loans on shares of association...	5,265 00	dues	\$22,380 00
Cash on hand.....	50	Due installment shareholders—	
Cash deposited in bank.....	2,151 04	profits apportioned	5,006 60
Installments due and unpaid.....	8 00	Surplus or undivided profits	90
Interest, premium and fines due			
and unpaid	420 71		
Total assets	\$27,387 50	Total liabilities	\$27,387 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,100 00
year	\$2,976 54	Loaned on shares.....	14,835 00
Dues on installment shares.....	4,219 00	Dues repaid on withdrawal.....	313 00
Interest	1,396 69	Profits or interest on withdrawal.	6 45
Installment premiums	17 60	Taxes, repairs and insurance (not	
Gross premium	411 33	chargeable to borrowers).....	101 50
Fines	24 70	Salaries or other compensation of	
Admission or membership fees....	7 00	officers	180 00
Stock loans repaid.....	12,665 00	Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	15 18
		Recording fee	1 69
		Filing annual report and affidavit	1 50
		Cash on hand and in bank at end	
		of year	2,151 54
Total receipts	\$21,717 86	Total disbursements	\$21,717 86

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 58; membership at end of year, 65. Borrowing members, 16, holding 121 shares; non-borrowing members, 49, holding 225 shares.

Shares in force at beginning of fiscal year, 290; shares issued during year, 68; shares canceled (matured, none) during year, 12; shares in force at close of year, 346.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 8 per cent.; on stock (book) loans, 8 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MUTUAL BUILDING AND LOAN ASSOCIATION,
CLARKSBORO.

Incorporated November 17, 1903.

Commenced business June 2, 1902.

President, CHARLES C. HUGHES.

Secretary, EDWARD H. STEWARD.

Treasurer, THOMAS J. STRATTON.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).	\$5,798 39	Due installment shareholders—	
Loans on shares of association....	1,085 00	dues	\$6,948 00
Cash deposited in bank.....	357 01	Due installment shareholders—	
Installments due and unpaid.....	2 00	profits apportioned	269 03
		Due installment shareholders—	
		advance payments	25 37
Total assets	\$7,242 40	Total liabilities	\$7,242 40

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$2,000 00
year	\$295 35	Loaned on shares.....	570 00
Dues on installment shares.....	2,363 00	Dues repaid on withdrawal.....	222 00
Interest	273 89	Profits or interest on withdrawal.	3 82
Stock loans repaid.....	310 00	Borrowed money	325 00
Money borrowed	325 00	Interest on borrowed money.....	2 55
		Salaries or other compensation of	
		officers	70 00
		Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	2 00
		Filing annual report and affi-	
		davits	2 00
		Recording fee	86
		Cash in bank at end of year.....	357 01
Total receipts	\$3,567 24	Total disbursements	\$3,567 24

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 45; membership at end of year, 43. Borrowing members, 13, holding 89 shares; non-borrowing members, 30, holding 104 shares.

Shares in force at beginning of fiscal year, 201; shares issued during year, none; shares canceled (matured, none) during year, 8; shares in force at close of year, 193.

Interest charged borrowing members during year, 5 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PAULSBORO LOAN AND BUILDING ASSOCIATION,
PAULSBORO.

Incorporated March 31, 1873.

Commenced business March 4, 1873.

President, DAYTON CORSON.*Secretary*, WILLIAM J. ADAMSON.*Treasurer*, ROBERT A. JESTER.

FINANCIAL CONDITION OCTOBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).	\$54,175 00	Due installment shareholders—	
Loaned on mortgages (other than		dues	\$43,806 00
first liens)	100 00	Due installment shareholders—	
Loans on shares of association....	500 00	profits apportioned	8,829 19
Installments due and unpaid.....	2,018 10	Due installment shareholders—	
Interest, premium and fines due		advance payments	9 00
and unpaid	2,357 33	Borrowed money	6,300 00
Taxes, insurance, etc., advanced		Cash overdrawn	272 24
for borrowers	66 00		
Total assets	\$59,216 43	Total liabilities	\$59,216 43

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$23,200 00
year	\$606 04	Loaned on shares.....	400 00
Dues on installment shares.....	8,694 75	Dues repaid on withdrawal.....	3,484 25
Interest	2,152 66	Profits or interest on withdrawal.	238 29
Installment premiums	327 02	Matured shares	1,635 36
Fines	15 34	Borrowed money	15,600 00
Mortgage loans repaid.....	15,750 00	Interest on borrowed money.....	349 48
Money borrowed	18,050 00	Taxes, repairs and insurance (not	
Cash over	40	chargeable to borrowers).....	487 58
Cash overdrawn	272 24	Taxes, insurance, etc., for bor-	
		rowers	12 00
		Salaries or other compensation of	
		officers	216 25
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	7 00
		Premium on officers' bonds.....	24 00
		Filing annual report, etc.....	2 00
		Protest fees	1 59
		Recording	5 16
		Paid secretary amount due.....	169 49
Total receipts	\$45,868 45	Total disbursements	\$45,868 45

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 155; membership at end of year, 170. Borrowing members, 45, holding 564 shares; non-borrowing members, 125, holding 967½ shares.

Shares in force at beginning of fiscal year, 1,471½; shares issued during year, 378; shares canceled (matured, 16) during year, 318; shares in force at close of year, 1,531½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, 1½ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PITMAN BUILDING AND LOAN ASSOCIATION,
PITMAN.

Incorporated September 9, 1903. Commenced business September 25, 1903.

President, GEORGE W. CARR.

Secretary, I. W. NEWKIRK.

Treasurer, GEORGE W. DOUGHERTY.

FINANCIAL CONDITION SEPTEMBER 8, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$86,100 00	Due installment shareholders—	
Loans on shares of association ..	3,200 00	dues	\$74,292 00
Cash deposited in bank	203 23	Due installment shareholders—	
Furniture and fixtures	45 00	profits apportioned	12,300 00
Installments due and unpaid	126 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	51 00
and unpaid	52 15	Balance payable on loans made ..	3,050 00
		Surplus or undivided profits	33 38
Total assets	\$89,726 38	Total liabilities	\$89,726 38

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 8, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$32,250 00
year	\$3,305 78	Loaned on shares	200 00
Dues on installment shares	21,902 00	Dues repaid on withdrawal	2,708 00
Interest	4,436 89	Profits or interest on withdrawal ..	69 13
Installment premiums	255 52	Borrowed money	2,000 00
Fines	66 69	Interest on borrowed money	10 00
Admission or membership fees	167 92	Salaries or other compensation of	
Mortgage loans repaid	5,200 00	officers	200 00
Stock loans repaid	400 00	Advertising, stationery, printing,	
Money borrowed	2,000 00	postage, light and fuel	49 34
Fire insurance collected	1,100 00	Recording fees	53 08
Profit on shares sold	17 64	Interest, premium and fines re-	
Cash over	3 91	funded	7 57
		State League dues	5 00
		Filing annual report	1 00
		Fire insurance collected	1,100 00
		Cash in bank at end of year	203 23
Total receipts	\$38,856 35	Total disbursements	\$38,856 35

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 205; membership at end of year, 258. Borrowing members, 58, holding 642 shares; non-borrowing members, 200, holding 1,484 shares.

Shares in force at beginning of fiscal year, 1,558½; shares issued during year, 671½; shares canceled (matured, none) during year, 104; shares in force at close of year, 2,126.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 4 per cent.; on stock (book) loans, 4 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SWEDESBORO LOAN AND BUILDING ASSOCIATION,
SWEDESBORO.

Incorporated March 28, 1871.

Commenced business May 1, 1871.

*President, HUGH McCULLOUGH.**Secretary, HOWARD D. HANN.**Treasurer, ISAAC H. VANNEMAN.*

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$97,450 00	Due installment shreholders—	
Loans on shares of association....	3,100 00	dues	\$94,086 00
Bonds owned	2,500 00	Due installment shreholders—	
Cash deposited in bank.....	11,388 61	profits apportioned	20,801 77
Installments due and unpaid.....	244 00	Due installment shreholders—	
Interest, premium and fines due		advance payments	130 40
and unpaid	259 72	Unearned gross premiums.....	237 20
Interest accrued	375 80	Surplus or undivided profits.....	5 76
		Initiation fees	57 00
Total assets	\$115,318 13	Total liabilities	\$115,318 13

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$13,350 00
year	\$5,473 57	Loaned on shares.....	200 00
Dues on installment shares.....	16,414 35	Dues repaid on withdrawal.....	3,791 00
Interest	5,627 45	Profits or interest on withdrawal.	176 88
Installment premiums	307 81	Matured shares	3,900 00
Fines	69 00	Taxes (not chargeable to bor-	
Transfer fees	5 50	rowers)	716 99
Admission or membership fees....	122 00	Salaries or other compensation of	
Mortgage loans repaid.....	4,000 00	officers, \$275.00; other office em-	
Mortgage loans canceled by ma-		ployes, \$25.00	300 00
tured shares	300 00	Rent	24 00
Stock loans repaid.....	400 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	7 60
shares	200 00	Premiums returned	13 00
Tax returned	40	State examination and filing an-	
Bonds sold	1,000 00	nual report	21 00
		Safe deposit box rent.....	6 00
		Recording	20 00
		Miscellaneous	5 00
		Cash in bank at end of year.....	11,388 61
Total receipts	\$33,920 08	Total disbursements	\$33,920 08

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 216; membership at end of year, 212. Borrowing
members, 54, holding 437½ shares; non-borrowing members, 158, holding 902½ shares.

Shares in force at beginning of fiscal year, 1,330½; shares issued during year, 122; shares
canceled (matured, 19½) during year, 112½; shares in force at close of year, 1,340.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, % per cent. per annum; on stock
(book) loans, % per cent. per annum.

Admission fee charged, \$1.00 per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WENONAH BUILDING AND LOAN ASSOCIATION,
WENONAH.

Incorporated November 21, 1907. Commenced business November 9, 1907.

President, ROBERT H. COMEY.

Secretary, R. H. GAGE.

Treasurer, WILLIAM V. NEELY.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$27,760 00	Due installment shareholders—	
Loans on shares of association....	1,547 50	dues	\$26,496 00
Cash deposited in bank.....	6 85	Due installment shareholders—	
Furniture and fixtures.....	87 70	profits apportioned	2,278 20
Installments due and unpaid.....	158 80	Due installment shareholders—	
Interest, premium and fines due		advance payments	90 18
and unpaid	7 60	Balance payable on loans made...	700 00
		Surplus or undivided profits.....	4 07
Total assets	\$29,568 45	Total liabilities	\$29,568 45

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$13,360 00
year	\$5 16	Loaned on shares.....	1,826 00
Dues on installment shares.....	12,070 20	Dues repaid on withdrawal.....	1,795 00
Interest	1,533 82	Profits or interest on withdrawal.	38 66
Installment premiums	72 81	Borrowed money	13,143 00
Fines	17 06	Interest on borrowed money.....	101 19
Admission or membership fees....	65 88	Salaries or other compensation of	
Mortgage loans repaid.....	4,200 00	officers	131 40
Stock loans repaid.....	910 00	Rent	12 00
Money borrowed	11,579 00	Advertising, stationery, printing,	
		postage, light and fuel.....	26 83
		Premium on officers' bonds.....	12 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	6 85
Total receipts	\$30,453 93	Total disbursements	\$30,453 93

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 126; membership at end of year, 142. Borrowing members, 23, holding 244 shares; non-borrowing members, 114, holding 733 shares.

Shares in force at beginning of fiscal year, 801½; shares issued during year, 263½; shares canceled (matured, none) during year, 33; shares in force at close of year, 982.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WOODBURY REAL ESTATE MUTUAL LOAN ASSOCIATION, WOODBURY.

Incorporated May 6, 1871.

Commenced business May 5, 1871.

President, GEORGE W. CURTIS.

Secretary, GEORGE E. PIERSON.

Treasurer, W. HARRISON LIVERMORE.

FINANCIAL CONDITION APRIL 12, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).	\$337,185 00	Due installment shareholders—	
Loans on mortgages (other than first liens)	2,400 00	dues	\$289,473 00
Loans on shares of association....	9,310 00	Due installment shareholders—	
Cash deposited in bank.....	2,177 14	profits apportioned	79,158 81
Real estate acquired under foreclosure or in settlement of debts due association	27,050 00	Due installment shareholders—	
Real estate sold under contract...	759 68	advance payments	952 73
Furniture and fixtures.....	100 00	Unearned gross premiums.....	12,635 26
Installments due and unpaid.....	1,520 42	Surplus or undivided profits.....	77
Interest and fines due and unpaid	2,025 45	Unpaid bills	200 00
Taxes, insurance, etc., advanced for borrowers	228 83	Unpaid taxes	200 00
Rents due	199 05	Salaries of auditors.....	60 00
		Contingencies	275 00
Total assets	\$382,955 57	Total liabilities	\$382,955 57

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 12, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$831 99	Loaned on mortgages.....	\$52,500 00
Dues on installment shares.....	56,636 41	Loaned on shares.....	3,225 00
Interest	21,907 27	Dues repaid on withdrawal.....	22,923 75
Installment premiums	2 75	Profits or interest on withdrawal.	3,333 50
Gross premium	3,561 75	Matured shares	49,850 00
Fines	486 47	Borrowed money	44,000 00
Admission or membership fees....	15 76	Interest on borrowed money.....	758 34
Rents	1,434 95	Real estate acquired under foreclosure or in settlement of debts due association	2,512 04
Mortgage loans repaid.....	53,675 00	Taxes, repairs and insurance (not chargeable to borrowers).....	979 20
Mortgage loans canceled by matured shares	12,050 00	Taxes, insurance, etc., for borrowers and on real estate sold under contract	3,152 91
Mortgage loans canceled by foreclosure or deed.....	2,850 00	Salaries or other compensation of officers, \$1,624.98; directors, \$250.00; auditors, \$60.00; clerks, \$185.50	2,120 48
Stock loans repaid.....	3,235 00	Rent	208 00
Stock loans canceled by matured shares	30 00	Advertising, stationery, printing, postage, light and fuel.....	331 15
Real estate sold.....	1,420 00	Telephone	37 18
Money borrowed	32,000 00	Premiums returned	2,094 34
Taxes, insurance, etc., advanced, repaid	288 42	Foreclosure costs	166 89
Judgment deficiency	84 15	Ejectment costs	44 25
		State examination and filing annual report	21 00
		Over-payment returned	74 75
		Cash in bank at end of year.....	2,177 14
Total receipts	\$190,509 92	Total disbursements	\$190,509 92

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 706; membership at end of year, 699. Borrowing members, 249, holding 1,802½ shares; non-borrowing members, 450, holding 2,519 shares.

Shares in force at beginning of fiscal year, 4,294; shares issued during year, 871½; shares canceled (matured, 249¼) during year, 844; shares in force at close of year, 4,321½.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum and 8 per cent. (gross); on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

ARLINGTON BUILDING AND LOAN ASSOCIATION,
ARLINGTON.

Incorporated June 21, 1892.

Commenced business June, 1892.

*President, WILLIAM K. SMITH.**Secretary, EDWARD P. AMANN.**Treasurer, WILLIAM K. WARNOCK.*

FINANCIAL CONDITION APRIL 19, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$88,750 00	Due installment shareholders— dues	\$66,354 86
Loans on shares of association....	1,355 00	Due installment shareholders— profits apportioned	23,777 07
Cash on hand.....	817 35	Due prepaid or paid-up sharehold- ers—subscriptions	34,107 56
Real estate acquired under fore- closure or in settlement of debts due association	11,386 76	Mortgages assumed for borrowers	22,683 52
Real estate sold under contract....	58,209 06	Borrowed money	13,924 00
Taxes, insurance, etc., advanced for borrowers	328 84		
Total assets	\$160,847 01	Total liabilities	\$160,847 01

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 19, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$375 23	Loaned on mortgages.....	\$16,400 00
Dues on installment shares.....	17,167 22	Loaned on shares.....	220 00
Subscriptions on prepaid or paid- up shares	16,681 87	Dues repaid on withdrawal.....	5,098 50
Interest	7,510 27	Profits or interest on withdrawal.	571 82
Installment premiums	1,554 63	Prepaid or paid-up shares.....	8,000 94
Fines	173 80	Matured shares	22,741 04
Transfer fees	10 20	Borrowed money	47,181 66
Admission or membership fees....	40 25	Interest on borrowed money.....	684 86
Mortgage loans repaid.....	2,650 00	Mortgages on real estate con- tracts	3,575 02
Stock loans repaid.....	1,075 50	Paid on real estate contracts.....	817 69
Stock loans canceled by matured shares	385 00	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	1,253 33
Real estate sold.....	8,070 10	Salaries or other compensation of officers, \$440.00; directors, \$108.00; auditors, \$30.00.....	578 00
Money borrowed	52,542 65	Rent	120 00
		Advertising, stationery, printing, postage, light and fuel.....	117 01
		State examination and filing an- nual report	21 00
		Premium on officers' bonds.....	35 00
		Legal expenses	3 50
		Cash on hand at end of year.....	817 35
Total receipts	\$108,236 72	Total disbursements	\$108,236 72

Description, local. Plan perpetual; premium plan, installment. Par value of shares (ma-
tured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 189; membership at end of year, 184. Borrowing
members, 44, holding 962 shares; non-borrowing members, 140, holding 2,253 shares.

Shares in force at beginning of fiscal year, 3,186; shares issued during year, 571; shares
canceled (matured, 225) during year, 537; shares in force at close of year, 3,220.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1% per cent, per annum.; on stock
(book) loans, 1% per cent, per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BAYONNE BUILDING ASSOCIATION, No. 2,
BAYONNE.

Incorporated December 1, 1884. Commenced business December, 1884.

President, JOHN H. MAHNKEN.

Secretary, S. L. MACKIE.

Treasurer, CHARLES E. ANNETT.

FINANCIAL CONDITION JUNE 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$653,097 00	Due installment shareholders—	
Loans on shares of association....	13,375 00	dues	\$493,582 00
Cash deposited in bank.....	10,483 76	Due installment shareholders—	
Real estate sold under contract..	2,585 77	profits apportioned	129,984 37
Furniture and fixtures.....	17 50	Due installment shareholders—	
Installments due and unpaid.....	2,192 00	advance payments	836 13
Interest, premium and fines due		Balance payable on loans made..	15,275 00
and unpaid	1,666 59	Borrowed money	44,000 00
Taxes, insurance, etc., advanced		Overpayment accrued	63 63
for borrowers	323 51		
Total assets	\$683,741 13	Total liabilities	\$683,741 13

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$124,753 00
year	\$14,118 53	Loaned on shares.....	8,365 00
Dues on installment shares.....	119,958 00	Dues repaid on withdrawal.....	34,682 00
Interest	38,199 53	Profits or interest on withdrawal.	6,908 51
Installment premiums	2,587 80	Matured shares	69,000 00
Fines	814 15	Borrowed money	41,000 00
Transfer fees	4 50	Interest on borrowed money.....	1,881 95
Mortgage loans repaid.....	44,940 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by ma-		chargeable to borrowers).....	60 00
tured shares	6,000 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	5,680 00	rowers and on real estate sold	
Stock loans canceled by matured		under contract	316 65
shares	908 00	Salaries or other compensation of	
Real estate sold.....	11,119 73	officers, \$1,649.96; auditors, \$50.00	1,699 96
Money borrowed	55,000 00	Rent	126 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	82 59	postage, light and fuel.....	315 29
Advance payments	1,783 10	Premiums on officers' bonds.....	37 50
Difference account	52 85	Safe deposit box rent.....	25 00
Overpayment account	15 94	State examination and filing an-	
Refunded withdrawal	21 75	ual report	21 00
Profit and loss.....	41	Difference account	15 41
		Overpayment account	5 00
		Advance payments applied and	
		refunded	1,570 85
		Interest, premium and fines re-	
		funded	20 00
		Cash in bank at end of year.....	10,483 76
Total receipts	\$301,286 88	Total disbursements	\$301,286 88

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,228; membership at end of year, 1,354. Borrow-
ing members, 344, holding 3,585 shares; non-borrowing members, 1,010, holding 6,693 shares.

Shares in force at beginning of fiscal year, 9,173; shares issued during year, 2,481; shares
canceled (matured, 345) during year, 1,376; shares in force at close of year, 10,278.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent. per annum; on stock
(book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BERGEN MUTUAL BUILDING AND LOAN ASSOCIATION, No. 4,

JERSEY CITY.

Incorporated March 25, 1902.

Commenced business March 7, 1902.

President, CHARLES L. BRITTEN.*Secretary*, WILLIAM V. GARRISON.*Treasurer*, JOHNSON C. STEELE.

FINANCIAL CONDITION MARCH 27, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$137,400 00	Due installment shareholders- dues	\$142,662 75
Loans on shares of association....	23,499 00	Due installment shareholders- profits apportioned	32,132 56
Cash deposited in bank.....	9,364 27		
Real estate acquired under fore- closure or in settlement of debts due association	3,898 86		
Interest and premium due and unpaid	633 18		
Total assets	\$174,795 31	Total liabilities	\$174,795 31

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 27, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$113 53	Loaned on mortgages.....	\$23,000 00
Dues on installment shares.....	34,436 25	Loaned on shares.....	10,470 00
Interest	7,867 18	Dues repaid on withdrawal.....	12,037 50
Installment premiums	1,460 37	Profits or interest on withdrawal.	1,061 83
Fines	7 75	Borrowed money	52,600 00
Transfer fees	75	Interest on borrowed money.....	164 01
Admission or membership fees....	37 50	Real estate acquired under fore- closure or in settlement of debts due association	3,898 86
Rents	74 86	Salaries or other compensation of officers, \$700.00; directors, \$200.00; auditors, \$15.00.....	915 00
Mortgage loans repaid.....	22,800 00	Rent	104 00
Mortgage loans canceled by fore- closure or deed.....	3,800 00	Advertising, stationery, printing, postage, light and fuel.....	97 72
Stock loans repaid.....	2,415 00	Cash in bank at end of year.....	9,364 27
Money borrowed	40,700 00		
Total receipts	\$113,713 19	Total disbursements	\$113,713 19

Description, local. Plan, serial; permium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 335; membership at end of year, 339. Borrowing
members, 77, holding 1,073 shares; non-borrowing members, 312, holding 1,475 shares.

Shares in force at beginning of fiscal year, 2,422; shares issued during year, 415; shares
canceled (matured, none) during year, 234; shares in force at close of year, 2,553.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

BUSINESS MEN'S BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated November 21, 1898. Commenced business November 25, 1898.

President, P. F. SHANLEY.

Secretary, ALBERT HIGSON.

Treasurer, WILLIAM G. MEYER.

FINANCIAL CONDITION NOVEMBER 11, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$512,293 13	Due installment shareholders—	
Loans on shares of association....	8,380 00	dues	\$359,103 50
Cash deposited in bank.....	3,522 46	Due installment shareholders—	
Interest and premium due and		profits apportioned	102,559 77
unpaid	3,530 42	Due installment shareholders—	
Insurance, etc., advanced for bor-		advance payments	442 68
rowers	18 72	Due on shares lapsed or forfeited	529 78
		Balance payable on loans made...	300 00
		Borrowed money	64,800 00
		Appraisal fees	9 00
Total assets	\$527,744 73	Total liabilities	\$527,744 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 11, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$91,200 00
year	\$1,105 84	Loaned on shares.....	3,830 00
Dues on installment shares.....	83,766 00	Dues repaid on withdrawal.....	16,379 50
Interest	23,436 79	Profits or interest on withdrawal.	1,313 20
Installment premiums	6,460 70	On shares lapsed or forfeited....	4 10
Fines	165 10	Matured shares	59,000 00
Transfer fees	25	Borrowed money	180,200 00
Admission or membership fees....	97 00	Interest on borrowed money.....	3,121 95
Mortgage loans repaid.....	33,106 87	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	74 97
tured shares	5,000 00	Salaries or other compensation of	
Stock loans repaid.....	5,486 00	officers, \$1,300 00; auditors, \$55.00	1,355 00
Money borrowed	201,250 00	Rent	120 00
Insurance advanced, repaid.....	56 25	Advertising, stationery, printing,	
Appraisal fees repaid.....	84 00	postage, light and fuel.....	85 00
Forfeited shares	313 88	Premium on officers' bonds.....	37 50
		Filing annual report.....	1 00
		Appraisal fees	84 00
		Cash in bank at end of year.....	3,522 46
Total receipts	\$360,328 68	Total disbursements	\$360,328 68

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 725; membership at end of year, 733. Borrowing members, 128, holding 2,534 shares; non-borrowing members, 655, holding 4,945 shares.

Shares in force at beginning of fiscal year, 6,656½; shares issued during year, 2,095; shares canceled (matured, 295) during year, 1,272½; shares in force at close of year, 7,479.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 13-50 per cent. per annum; on stock (book) loans, 1 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CARTERET MUTUAL BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated January 20, 1890. Commenced business January 20, 1890.

President, JOSEPH JEWKES.

Secretary, WILLIAM V. GARRISON.

Treasurer, JOHN PEARSON.

FINANCIAL CONDITION JANUARY 25, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$167,400 00	Due installment shareholders—	
Loans on shares of association....	5,481 50	dues	\$153,119 00
Cash deposited in bank.....	5,189 42	Due installment shareholders—	
Real estate purchased.....	8,000 00	profits apportioned	34,155 77
Furniture and fixtures.....	200 00		
Interest and premium due and unpaid	1,003 85		
Total assets	\$187,274 77	Total liabilities	\$187,274 77

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 25, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$3,043 55	Loaned on mortgages.....	\$14,600 00
Dues on installment shares.....	30,746 25	Loaned on shares.....	1,570 00
Interest	8,209 06	Dues repaid on withdrawal.....	17,489 00
Installment premiums	829 12	Profits or interest on withdrawal.	1,450 83
Fines	23 80	Matured shares	19,200 00
Transfer fees	1 75	Borrowed money	55,000 00
Admission or membership fees....	30 00	Interest on borrowed money.....	313 05
Rents	487 20	Taxes, repairs and insurance (not chargeable to borrowers).....	172 26
Mortgage loans repaid.....	17,200 00	Salaries or other compensation of officers, \$900.00; directors, \$250.00; auditors, \$75.00.....	1,225 00
Mortgage loans canceled by matured shares	11,200 00	Advertising, stationery, printing, postage, light and fuel.....	140 17
Stock loans repaid.....	2,079 00	Cash in bank at end of year.....	5,189 42
Money borrowed	42,500 00		
Total receipts	\$116,349 73	Total disbursements	\$116,349 73

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 326; membership at end of year, 331. Borrowing members, 65, holding 727 shares; non-borrowing members, 266, holding 1,445 shares.

Shares in force at beginning of fiscal year, 2,276; shares issued during year, 370; shares canceled (matured, 96) during year, 474; shares in force at close of year, 2,172.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CARTERET MUTUAL BUILDING AND LOAN ASSOCIATION, No. 2,
JERSEY CITY.

Incorporated September 22, 1902. Commenced business November, 1902.

President, JOSEPH JEWKES.

Secretary, JOHN A. ROBERTSON.

Treasurer, JOHN PEARSON.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$78,800 00	Due installment shareholders—	
Loans on shares of association....	1,260 00	dues	\$72,658 25
Cash deposited in bank.....	2,013 82	Due installment shareholders—	
Installments due and unpaid.....	641 25	profits apportioned	12,610 40
Interest and premium due and		Due installment shareholders—	
unpaid	188 78	advance payments	601 25
Awarded in chancery suit.....	2,966 05		
Total assets	\$85,869 90	Total liabilities	\$85,869 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,000 00
year	\$490 39	Loaned on shares.....	875 00
Dues on installment shares.....	18,316 75	Dues repaid on withdrawal.....	6,398 25
Interest	4,061 94	Profits or interest on withdrawal.	166 79
Installment premiums	311 92	Borrowed money	19,100 00
Fines	33 40	Interest on borrowed money.....	80 25
Transfer fees	1 00	Insurance for borrowers.....	93 92
Admission or membership fees...	23 50	Salaries or other compensation	
Mortgage loans repaid.....	6,500 00	of officers, \$450.00; directors,	
Stock loans repaid.....	1,120 00	\$75.00; auditors, \$45.00; clerks,	
Money borrowed	17,600 00	\$50.00	620 00
Taxes, insurance, etc., advanced,		Rent	100 00
repaid	93 92	Advertising, stationery, printing,	
Foreclosure fee repaid.....	129 18	postage, light and fuel.....	93 19
Re-instatement profits	1 40	Foreclosure fees	129 18
		Fines remitted	13 00
		Cash in bank at end of year.....	2,013 82
Total receipts	\$48,683 40	Total disbursements	\$48,683 40

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 148; membership at end of year, 188. Borrowing members, 56, holding 469 shares; non-borrowing members, 132, holding 850 shares.

Shares in force at beginning of fiscal year, 1,110; shares issued during year, 399; shares canceled (matured, none) during year, 190; shares in force at close of year, 1,319.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum.; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CENTRAL BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated July 23, 1895. Commenced business September 16, 1895.

President, ULAMOR ALLEN.

Secretary, AUGUST J. BESSON.

Treasurer, WILLIAM F. BRAUN.

FINANCIAL CONDITION SEPTEMBER 19, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$365,900 00	Due installment shareholders—	
Loans on shares of association ..	2,760 00	dues	\$260,406 00
Cash deposited in bank	849 65	Due installment shareholders—	
Furniture and fixtures	94 18	profits apportioned	52,067 47
Installments due and unpaid	613 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	507 00
and unpaid	444 15	Due on shares lapsed or forfeited	98 18
		Balance payable on loans made ..	14,000 01
		Borrowed money	43,000 00
		Surplus or undivided profits	582 32
Total assets	\$370,660 98	Total liabilities	\$370,660 98

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 19, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$126,899 99
year	\$26,771 87	Loaned on shares	5,095 00
Dues on installment shares	64,726 00	Dues repaid on withdrawal	28,106 00
Interest	14,888 19	Profits or interest on withdrawal ..	3,855 94
Installment premiums	1,895 80	Matured shares	37,800 00
Fines	124 22	Borrowed money	20,000 00
Transfer fees	4 50	Interest on borrowed money	1,077 83
Admission or membership fees ..	58 50	Salaries or other compensation of	
Mortgage loans repaid	26,200 00	officers	600 00
Mortgage loans canceled by ma-		Rent	125 00
tured shares	19,800 00	Advertising, stationery, printing,	
Stock loans repaid	7,285 00	postage, light and fuel	137 51
Money borrowed	63,000 00	Interest, premium and fines re-	
Adjustment account	19 62	funded	26 00
Sundries	50	Adjustment account	22 15
		State examination and filing an-	
		nuual report	21 00
		Sundry expense	158 13
		Cash in bank at end of year	849 65
Total receipts	\$224,774 20	Total disbursements	\$224,774 20

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 643; membership at end of year, 673. Borrowing members, 129, holding 1,696 shares; non-borrowing members, 544, holding 3,536 shares.

Shares in force at beginning of fiscal year, 5,061; shares issued during year, 1,049; shares canceled (matured, 189) during year, 878; shares in force at close of year, 5,232.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CENTREVILLE BUILDING AND LOAN ASSOCIATION,
BAYONNE.

Incorporated August 19, 1889. Commenced business August 19, 1889.

President, THOMAS BRADY.

Secretary, JOHN A. WELSH.

Treasurer, CHESTER D. AYRES.

FINANCIAL CONDITION APRIL 3, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$1,048,200 00	Due installment shareholders—	
Loans on shares of association....	17,825 00	dues	\$765,887 00
Cash deposited in bank.....	39,432 00	Due installment shareholders—	
Furniture and fixtures.....	28 30	profits apportioned	227,327 24
Installments due and unpaid.....	3,747 42	Due installment shareholders—	
Interest, premium and fines due		advance payments	335 65
and unpaid	2,813 52	Due on shares lapsed or forfeited	2 72
Taxes, insurance, etc., advanced		Balance payable on loans made...	95,850 00
for borrowers	60 82	Borrowed money	20,000 00
		Interest accrued on borrowed	
		money	369 45
		Appraisal fees	160 00
		Account fire loss collected.....	2,175 00
Total assets	\$1,112,107 06	Total liabilities	\$1,112,107 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 3, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$281,007 27
year	\$70,709 21	Loaned on shares.....	7,695 00
Dues on installment shares.....	172,566 73	Dues repaid on withdrawal.....	53,305 00
Interest	55,699 66	Profits or interest on withdrawal.	12,645 50
Installment premiums	6,923 96	Matured shares	73,600 00
Fines	1,673 39	Borrowed money	40,000 00
Mortgage loans repaid.....	122,405 55	Interest on borrowed money.....	1,404 87
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	12,400 00	rowers	4 99
Stock loans repaid.....	6,555 00	Salaries or other compensation of	
Stock loans canceled by matured		officers	1,680 00
shares	500 00	Rent	166 00
Money borrowed	60,000 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	742 04
repaid	14 17	Account fire loss collected.....	1,859 00
Fire insurance loss collected.....	4,034 00	Appraisal fees	600 00
Appraisal fees	660 00	Cash in bank at end of year.....	39,432 00
Total receipts	\$514,141 67	Total disbursements	\$514,141 67

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 2,024; membership at end of year, 2,326. Borrow-
ing members, 545, holding 5,447 shares; non-borrowing members, 1,781, holding 10,717 shares.

Shares in force at beginning of fiscal year, 13,665; shares issued during year, 3,993; shares
canceled (matured, 368) during year, 1,494; shares in force at close of year, 16,164.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-10 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.
Foreclosures during year, none.

CITIZENS BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated April 15, 1898.

Commenced business May 12, 1898.

President, EMIL SCHUMANN.*Secretary*, HUGO A. WEISSENBORN.*Treasurer*, JOHN STAEB.

FINANCIAL CONDITION MAY 11, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$269,699 33	Due installment shareholders—	
Loans on shares of association...	5,701 00	dues	\$202,996 32
Cash deposited in bank.....	543 69	Due installment shareholders—	
Furniture and fixtures.....	60 00	profits apportioned	52,798 74
Interest due and unpaid.....	4,325 57	Dues on shares lapsed or forfeited	12 40
Taxes advanced for borrowers.....	72 71	Borrowed money	24,230 00
		Interest accrued on borrowed	
		money	88 84
		Salaries	276 00
Total assets	\$280,402 30	Total liabilities	\$280,402 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 11, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$50,066 00
year	\$823 55	Loaned on shares.....	1,711 00
Dues on installment shares.....	48,825 00	Dues repaid on withdrawal.....	18,024 00
Interest	13,182 08	Profits or interest on withdrawal.	2,427 49
Installment premiums	2,153 37	Matured shares	35,400 00
Fines	143 80	Borrowed money	376,500 00
Transfer fees	5 50	Interest on borrowed money.....	1,630 52
Admission or membership fees....	58 50	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	42,400 00	chargeable to borrowers).....	24 00
Mortgage loans canceled by ma-		Salaries or other compensation	
tured shares	11,600 00	of officers, \$668.75; directors,	
Stock loans repaid.....	729 00	\$26.00; auditors, \$45.00.....	739 75
Stock loans canceled by matured		Rent	48 00
shares	700 00	Advertising, stationery, printing,	
Money borrowed	366,730 00	postage, light and fuel.....	246 92
Insurance, etc., advanced, repaid	22 50	Furniture and fixtures.....	18 00
Premium on new shares.....	2 07	Filing annual report.....	1 00
		Cash in bank at end of year.....	543 69
Total receipts	\$487,380 37	Total disbursements	\$487,380 37

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 410; membership at end of year, 438. Borrowing members, 62, holding 1,231 shares; non-borrowing members, 376, holding 3,082 shares.

Shares in force at beginning of fiscal year, 4,041; shares issued during year, 908; shares canceled (matured, 177) during year, 636; shares in force at close of year, 4,313.

Interest charged borrowing members during year, 6 per cent. Average rate of premium* on loans granted during the year: on real estate loans, 9-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CITIZENS BUILDING AND LOAN ASSOCIATION,
KEARNY.

Incorporated March 8, 1909.

Commenced business April 12, 1909.

President, JOHN CARRUTHERS.

Secretary, JAMES R. KENNEDY.

Treasurer, JOHN D. CRANE.

FINANCIAL CONDITION APRIL 10, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$15,300 00	Due installment shareholders—	
Cash deposited in bank.....	255 57	dues	\$14,544 00
Installments due and unpaid.....	97 00	Due installment shareholders—	
Fines due and unpaid.....	2 04	profits apportioned	1,107 00
		Due on shares lapsed or forfeited.	2 68
		Surplus or undivided profits.....	93
Total assets	\$15,654 61	Total liabilities	\$15,654 61

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 10, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year		Loaned on mortgages.....	\$8,500 00
Dues on installment shares.....	\$18 79	Dues repaid on withdrawal.....	1,962 00
Interest	9,879 00	Profits or interest on withdrawal.	46 46
Gross premium	738 05	Borrowed money	7,400 00
Fines	257 50	Interest on borrowed money.....	29 57
Money borrowed	31 05	Salaries or other compensation of officers, \$55.00; auditors, \$9.00...	64 00
Profit on withdrawals.....	7,400 00	Rent	24 00
Lapsed shares	30 08	Advertising, stationery, printing, postage, light and fuel.....	47 55
	2 68	Premium on officers' bonds.....	12 00
		Safe	15 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	255 57
Total receipts	\$18,357 15	Total disbursements	\$18,357 15

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 166; membership at end of year, 210. Borrowing members, 5, holding 76½ shares; non-borrowing members, 205, holding 800 shares.

Shares in force at beginning of fiscal year, 629; shares issued during year, 429½; shares canceled (matured, none) during year, 182; shares in force at close of year, 876½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 29-50 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CLAREMONT BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated May 17, 1909.

Commenced business, June 8, 1909.

President, THOMAS J. WOOD.*Secretary*, EDWARD ROMAINE.*Treasurer*, JOHN H. WEASTELL.

FINANCIAL CONDITION JUNE 7, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).....	\$29,800 00	Due installment shareholders—	
Loans on shares of association....	100 00	dues	\$23,660 00
Cash deposited in bank.....	1,019 96	Due installment shareholders—	
Interest and premium due and		profits apportioned	1,333 39
unpaid	173 43	Balance payable on loans made...	2,400 00
		Borrowed money	3,700 00
Total assets	\$31,093 39	Total liabilities	\$31,093 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 7, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,100 00
year	\$1,585 70	Loaned on shares.....	380 00
Dues on installment shares.....	15,926 00	Dues repaid on withdrawal.....	2,050 00
Interest	1,139 83	Profits or interest on withdrawal.	40 39
Installment premiums	250 56	Borrowed money	4,400 00
Fines	16 80	Interest on borrowed money.....	78 74
Transfer fees	1 00	Salaries or other compensation of	
Admission or membership fees....	14 50	officers	150 00
Stock loans repaid.....	280 00	Rent	25 00
Money borrowed	8,100 00	Advertising, stationery, printing,	
		postage, light and fuel.....	29 30
		Rebate on dues paid in advance..	12 00
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds.....	8 00
		Cash in bank at end of year.....	1,019 96
Total receipts	\$27,314 39	Total disbursements	\$27,314 39

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 107; membership at end of year, 131. Borrowing members, 8, holding 149 shares; non-borrowing members, 123, holding 1,165 shares.

Shares in force at beginning of fiscal year, 1,051; shares issued during year, 414; shares canceled (matured, none) during year, 151; shares in force at close of year, 1,314.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CLINTON BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated December 20, 1909.

Commenced business January, 1910.

*President, ALEXANDER SIMS.**Secretary, EDWARD O. SMITH.**Treasurer, A. J. CORNWELL.*

FINANCIAL CONDITION JANUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$4,800 00	Due installment shareholders—dues	\$2,745 00
Loans on shares of association....	50 00	Due prepaid or paid-up shareholders—subscriptions	1,600 00
Cash on hand.....	51 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	10 61
Cash deposited in bank.....	62 10	Borrowed money	650 00
Furniture and fixtures.....	69 00	Surplus or undivided profits.....	136 12
Fines due and unpaid.....	10 70	Due for rent.....	9 00
Stationery and supplies.....	97 93		
Application fees unpaid.....	10 00		
Total assets	\$5,150 73	Total liabilities	\$5,150 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$2,951 00	Loaned on mortgages.....	\$4,800 00
Subscriptions on prepaid or paid-up shares	1,600 00	Loaned on shares.....	50 00
Interest	207 14	Dues repaid on withdrawal.....	206 00
Gross premium	23 36	Interest or dividends on prepaid or paid-up shares.....	40 00
Fines	3 15	Borrowed money	900 00
Admission or membership fees....	32 00	Interest on borrowed money.....	12 92
Money borrowed	1,550 00	Rent	27 00
Loan fee	25 00	Advertising, stationery, printing, postage, light and fuel.....	109 63
		Incorporation fee	5 00
		Premium on officers' bonds.....	24 00
		Appraisers fees	35 00
		Safe	69 00
		Cash on hand and in bank at end of year	113 10
Total receipts	\$6,391 65	Total disbursements	\$6,391 65

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 58. Borrowing members, 3, holding 33 shares; non-borrowing members, 55, holding 160 shares.

Shares issued during year, 266; shares canceled (matured, none) during year, 73; shares in force at close of year, 193.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, 50 cents. per member. Withdrawal fee charged, none.

Foreclosures during year, none.

COLONIAL BUILDING-LOAN ASSOCIATION,
JERSEY CITY.

Incorporated March 29, 1902.

Commenced business April 7, 1902.

President, JOHN J. VOORHEES.*Secretary*, EDWARD ROMAINE.*Treasurer*, EDWARD W. Y. DUNN.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$400,400 00	Due installment shareholders—	
Loans on shares of association....	11,054 00	dues	\$306,407 00
Cash deposited in bank.....	343 85	Due installment shareholders—	
		profits apportioned	76,284 80
		Balance payable on loans made...	11,100 02
		Borrowed money	18,000 00
		Surplus or undivided profits.....	6 03
Total assets	\$411,797 85	Total liabilities	\$411,797 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$144,399 98
year	\$4,168 11	Loaned on shares.....	6,274 00
Dues on installment shares.....	77,059 00	Dues repaid on withdrawal.....	26,409 00
Interest	18,157 38	Profits or interest on withdrawal.	2,500 54
Installment premiums	5,433 06	Borrowed money	80,000 00
Fines	260 85	Interest on borrowed money	802 64
Transfer fees	13 50	Salaries or other compensation of	
Admission or membership fees....	34 00	officers, \$800.00; directors, \$48.00;	
Mortgage loans repaid.....	54,400 00	auditors, \$15.00	863 00
Stock loans repaid.....	4,230 00	Rent	50 00
Money borrowed	98,000 00	Advertising, stationery, printing,	
		postage, light and fuel.....	11 64
		Rebate on advance dues.....	61 50
		Premium on officers' bonds.....	38 75
		Filing annual report.....	1 00
		Cash in bank at end of year.....	343 85
Total receipts	\$261,755 90	Total disbursements	\$261,755 90

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 535; membership at end of year, 578. Borrowing members, 94, holding 2,004 shares; non-borrowing members, 484, holding 4,681 shares.

Shares in force at beginning of fiscal year, 5,741; shares issued during year, 1,717; shares canceled (matured, none) during year, 773; shares in force at close of year, 6,685.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

COLUMBIA BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated July 3, 1886.

Commenced business September 13, 1886.

President, GEORGE S. CARSON.*Secretary*, JOHN H. COYLE.*Treasurer*, WALTER A. SMITH.

FINANCIAL CONDITION OCTOBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$435,500 00	Due installment shareholders—	
Loans on shares of association....	14,770 00	dues	\$323,786 05
Cash deposited in bank.....	414 90	Due installment shareholders—	
Association building	6,250 00	profits apportioned	83,407 25
Real estate sold under contract...	1,880 00	Due prepaid or paid-up sharehold-	
Furniture and fixtures.....	500 00	ers—subscriptions	22,300 00
Interest, premium and fines due		Borrowed money	38,000 00
and unpaid	8,491 99	Interest accrued on borrowed	
Taxes, insurance, etc., advanced		money	153 47
for borrowers	25 00	Reserve and contingent fund.....	185 12
Total assets	\$467,831 89	Total liabilities	\$467,831 89

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgage.....	\$118,800 00
year	\$1,934 26	Loaned on shares.....	11,245 00
Dues on installment shares.....	74,208 35	Dues repaid on withdrawal.....	24,054 75
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	3,340 10
up shares	3,400 00	Prepaid or paid-up shares.....	11,400 00
Interest	20,266 61	Interest or dividends on prepaid	
Installment premiums	4,515 53	or paid-up shares.....	1,594 05
Fines	214 01	Matured shares	50,879 00
Transfer fees	6 50	Borrowed money	122,000 00
Admission or membership fees...	73 00	Interest on borrowed money.....	699 63
Rents	356 57	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	85,100 00	chargeable to borrowers).....	183 39
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	5,200 00	rowers and on real estate sold	
Stock loans repaid.....	5,850 00	under contract	25 00
Stock loans canceled by matured		Salaries or other compensation of	
shares	2,025 00	officers, \$1,122.71; auditors, \$30.00	1,152 71
Real estate sold.....	890 00	Advertising, stationery, printing,	
Money borrowed	142,000 00	postage, light and fuel.....	195 40
		Cash variations	55 90
		Cash in bank at end of year.....	414 90
Total receipts	\$346,039 83	Total disbursements	\$346,039 83

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 50 cents, payable semi-monthly.

Membership at beginning of fiscal year, 733; membership at end of year, 709. Borrowing
members, 145, holding 2,616½ shares; non-borrowing members, 564, holding 3,603½ shares.

Shares in force at beginning of fiscal year, 5,910½; shares issued during year, 1,368½;
shares canceled (matured, 254) during year, 1,059; shares in force at close of year, 6,220.

Interest charged borrowing members during year, 5 per cent. on mortgage loans; 6 per
cent. on stock (book) loans. Average rate of premium on loans granted during the year: on
real estate loans, 1½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

COMMERCIAL INVESTMENT BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated April 17, 1893.

Commenced business May 4, 1893.

President, THOMAS D. MILLS.

Secretary, JOHN P. LANDRINE.

Treasurer, OSCAR K. GARDNER.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).	\$230,530 00	Due installment shareholders—due	\$116,899 35
Loans on mortgages (other than first liens)	3,600 00	Due installment shareholders—profits apportioned	26,299 45
Loans on shares of association....	4,205 00	Due installment shareholders—advance payments	251 25
Cash deposited in bank.....	1,442 94	Due prepaid or paid-up shareholders—subscriptions	56,600 00
Real estate acquired under foreclosure or in settlement of debts due association	1,500 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	3,401 79
Real estate sold under contract...	8,387 51	Balance payable on loans made...	7,300 00
Interest and premium due and unpaid	3,261 37	Mortgages assumed for borrowers	3,000 00
		Borrowed money	34,770 33
		Interest accrued on borrowed money	455 02
		Profit and loss.....	401 81
		Reserve fund	3,547 82
Total assets	\$252,926 82	Total liabilities	\$252,926 82

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,335 70	Loaned on mortgages.....	\$46,100 00
Dues on installment shares.....	27,371 75	Loaned on shares.....	3,002 00
Subscriptions on prepaid or paid-up shares	4,400 00	Dues repaid on withdrawal.....	20,617 00
Interest	12,699 41	Profits or interest on withdrawal.	2,952 69
Installment premiums	3,959 80	Prepaid or paid-up shares.....	20,800 00
Fines	376 13	Interest or dividends on prepaid or paid-up shares.....	4,321 94
Admission or membership fees....	60 50	Matured shares	22,400 00
Rents	37 30	Interest accrued on matured shares	150 91
Mortgage loans repaid.....	52,860 00	Borrowed money	193,570 00
Mortgage loans canceled by matured shares	9,400 00	Interest on borrowed money.....	1,345 91
Stock loans repaid.....	1,167 00	Interest on mortgages.....	150 00
Real estate sold.....	6,157 22	Real estate	2,078 03
Money borrowed	200,800 00	Taxes, repairs and insurance (not chargeable to borrowers).....	272 62
Redemption fees	31 00	Salaries or other compensation of officers, \$1,381.23; directors, \$434.16; auditors, \$75.00; clerks, \$100.00	1,990 39
Profit and loss.....	60	Rent	150 00
		Advertising, stationery, printing, postage, light and fuel.....	147 50
		Filing annual report.....	1 00
		Appraisers fees	45 00
		Premium on officers' bonds.....	30 00
		Counsel's fees	88 48
		Cash in bank at end of year.....	1,442 94
Total receipts	\$321,656 41	Total disbursements	\$321,656 41

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 292; membership at end of year, 286. Borrowing members, 77, holding 1,203 shares; non-borrowing members, 209, holding 1,457 shares.

Shares in force at beginning of fiscal year, 2,854; shares issued during year, 640; shares canceled (matured, 112) during year, 834; shares in force at close of year, 2,660.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loan 2 2-25 per cent. per annum; on stock (book) loans, 1 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, \$1.00 per certificate. Foreclosures during year, none.

COMMUNIPAW BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated February 28, 1891. Commenced business February 28, 1891.

President, JOHN J. KULL.

Secretary, FRED. KLEIN.

Treasurer, THEODORE SCHULZ.

FINANCIAL CONDITION MARCH 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$85,200 00	Due installment shareholders—	
Loans on shares of association...	525 00	dues	\$60,411 00
Cash deposited in bank.....	267 34	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	16,087 78
closure or in settlement of debts		Borrowed money	12,000 00
due association	2,430 52		
Interest and premium due and			
unpaid	75 92		
Total assets	\$88,498 78	Total liabilities	\$88,498 78

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$5,400 00
year	\$941 99	Dues repaid on withdrawal.....	2,045 00
Dues on installment shares.....	13,407 00	Profits or interest on withdrawal.	130 75
Interest	4,117 69	Matured shares	11,000 00
Installment premiums	1,184 43	Borrowed money	35,970 00
Fines	82 50	Interest on borrowed money.....	650 86
Admission or membership fees...	10 00	Real estate acquired under fore-	
Rents	40 00	closure or in settlement of debts	
Mortgage loans repaid.....	1,200 00	due association	2,430 52
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	2,400 00	chargeable to borrowers).....	35 64
Stock loans repaid.....	50 00	Salaries or other compensation of	
Money borrowed	35,000 00	officers	400 00
		Rent	25 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	78 50
		Cash in bank at end of year.....	267 34
Total receipts	\$58,433 61	Total disbursements	\$58,433 61

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 98; membership at end of year, 110. Borrowing members, 23, holding 438 shares; non-borrowing members, 87, holding 608½ shares.

Shares in force at beginning of fiscal year, 1,081½; shares issued during year, 117; shares canceled (matured, 55) during year, 152; shares in force at close of year, 1,046½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1% per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosure during year, 1.

CONSOLIDATED BUILDING AND LOAN ASSOCIATION,
HARRISON.

Incorporated August 26, 1908. Commenced business September 21, 1908.

President, THOMAS F. O'CONNOR.

Secretary, JOHN J. WILLEY.

Treasurer, JOHN PATERSON.

FINANCIAL CONDITION SEPTEMBER 19, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$44,520 00	Due installment shareholders—	
Cash deposited in bank	701 48	dues	\$28,812 00
Furniture and fixtures	70 00	Due installment shareholders—	
Installments due and unpaid	214 00	profits apportioned	2,563 12
Fines due and unpaid	9 64	Due installment shareholders—	
		advance payments	60 00
		Balance payable on loans made ..	8,080 00
		Borrowed money	6,000 00
Total assets	\$45,515 12	Total liabilities	\$45,515 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 19, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$510 36	Loaned on mortgages	\$25,280 00
Dues on installment shares	19,981 50	Loaned on shares	120 00
Interest	1,562 69	Dues repaid on withdrawal	2,384 00
Gross premium	571 10	Profits or interest on withdrawal ..	29 25
Fines	83 39	Borrowed money	3,800 00
Stock loans repaid	120 00	Interest on borrowed money	81 36
Money borrowed	9,800 00	Salaries or other compensation of officers, \$97.00; auditors, \$15.00 ..	112 00
		Rent	36 00
		Advertising, stationery, printing, postage, light and fuel	65 95
		State examination and filing annual report	11 00
		Furniture and fixtures	8 00
		Cash in bank at end of year	701 48
Total receipts	\$32,629 04	Total disbursements	\$32,629 04

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 164; membership at end of year, 266. Borrowing members, 15, holding 201½ shares; non-borrowing members, 251, holding 1,542 shares.

Shares in force at beginning of fiscal year, 1,009½; shares issued during year, 932½; shares canceled (matured, none) during year, 198½; shares in force at close of year, 1,743½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

DUNCAN BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated December 13, 1900. Commenced business, December 13, 1900.

President, LESLIE A. BROWN.

Secretary, SAMUEL DRAYTON.

Treasurer, WILLIAM E. DAVIS.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$166,500 00	Due installment shareholders—	
Loans on shares of association...	4,090 00	dues	\$124,731 00
Cash deposited in bank.....	169 65	Due installment shareholders—	
Furniture and fixtures.....	215 00	profits apportioned	30,466 79
Installments due and unpaid.....	2,780 00	Due installment shareholders—	
Interest and premium due and		advance payments	1,758 43
unpaid	571 99	Due on shares lapsed or forfeited..	203 75
		Balance payable on loans made..	1,666 67
		Borrowed money	15,500 00
Total assets	\$174,326 64	Total liabilities	\$174,326 64

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$56,545 74
year	\$294 57	Loaned on shares.....	4,125 00
Dues on installment shares.....	37,494 00	Dues repaid on withdrawal.....	10,183 00
Interest	7,533 88	Profits or interest on withdrawal	548 78
Installment premiums	2,811 36	Prepaid or paid-up shares.....	400 00
Fines	82 50	Borrowed money	72,400 00
Admission or membership fees...	25 50	Interest on borrowed money.....	622 14
Mortgage loans repaid.....	12,400 00	Salaries or other compensation of	
Stock loans repaid.....	2,160 00	officers, \$450.00; auditors, \$10.00;	
Money borrowed	82,900 00	clerks, \$60.00	520 00
Accounts closed	173 25	Rent	48 00
		Advertising, stationery, printing,	
		postage light and fuel.....	116 75
		State examination and filing an-	
		ual report	21 00
		Safe	175 00
		Cash in bank at end of year.....	169 65
Total receipts	\$145,875 06	Total disbursements	\$145,875 06

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 325; membership at end of year, 320. Borrowing members, 88, holding 980½ shares; non-borrowing members, 232, holding 2,232½ shares.

Shares in force at beginning of fiscal year, 3,084; shares issued during year, 596; shares canceled (matured, none) during year, 467; shares in force at close of year, 3,213.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 23-25 per cent. per annum; on stock (book) loans, 2 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

EMPIRE BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated June 15, 1895.

Commenced business June 17, 1895.

*President, HENRY J. MELOSH.**Secretary, ARTHUR H. FEUSCHEL.**Treasurer, JOSEPH W. TAYLOR.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$61,900 00	Due installment shareholders—	
Loans on shares of association.....	560 00	dues	\$36,431 38
Cash deposited in bank.....	705 73	Due installment shareholders—	
Furniture and fixtures.....	30 00	profits apportioned	4,221 63
Interest and premium due and		Due installment shareholders—	
unpaid	543 31	advance payments	73 60
		Due prepaid or paid-up share-	
		holders—subscriptions	12,400 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	106 57
		Borrowed money	8,000 00
		Surplus or undivided profits.....	2,358 36
		Due for salaries.....	97 50
Total assets	\$63,739 04	Total liabilities	\$63,739 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$25,800 00
year	\$50 15	Loaned on shares.....	950 00
Dues on installment shares.....	11,137 13	Dues repaid on withdrawal.....	5,752 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	455 11
up shares	4,000 00	Prepaid or paid-up shares.....	4,000 00
Interest	2,736 94	Interest or dividends on prepaid	
Installment premiums	602 04	or paid-up shares.....	651 50
Fines	35 64	Matured shares	727 50
Transfer fees	1 00	Interest accrued on matured	
Admission or membership fees....	20 00	shares	272 50
Mortgage loans repaid.....	18,200 00	Borrowed money	24,300 00
Stock loans repaid.....	845 00	Interest on borrowed money.....	134 81
Money borrowed	26,600 00	Salaries or other compensation of	
		officers, \$390.00; auditors, \$30.00..	420 00
		Rent	48 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	40 75
		State examination	20 00
		Cash in bank at end of year.....	705 73
Total receipts	\$64,277 90	Total disbursements	\$64,277 90

Description, local. Plan, serial; premium plan installment. Par value of shares (matured), \$200.00. Installments, 25 cents per week, payable semi-monthly.

Membership at beginning of fiscal year, 119; membership at end of year, 124. Borrowing members, 21, holding 309½ shares; non-borrowing members, 103, holding 553 shares.

Shares in force at beginning of fiscal year, 812½; shares issued during year, 273; shares canceled (matured, 5) during year, 228; shares in force at close of year, 862½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent. per annum; on stock (book) loans, 2 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

**ERIE BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.**

Incorporated February 6, 1888. Commenced business February 20, 1888.

President, ABRAHAM J. GOLDSTEIN.

Secretary, JAMES R. BOWEN.

Treasurer, JOHN H. FREEMAN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$103,200 00	Due installment shareholders—	
Loans on shares of association....	7,930 00	dues	\$93,589 00
Cash deposited in bank.....	3,109 52	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	17,516 83
closure or in settlement of debts		Due installment shareholders—	
due association	8,646 62	advance payments	302 59
Furniture and fixtures.....	85 00	Dues on shares lapsed or forfeited	38 00
Installments due and unpaid.....	3,577 00	Unearned gross premiums.....	2,142 16
Interest, premium and fines due		Borrowed money	14,775 00
and unpaid	3,390 50	Surplus or individual profits.....	1,991 94
Taxes, insurance, etc., advanced		Cash unaccounted for.....	41 87
for borrowers	459 75		
Total assets	\$130,398 39	Total liabilities	\$130,398 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$3,000 00
year	\$637 53	Loaned on shares.....	4,200 00
Dues on installment shares.....	16,096 38	Dues repaid on withdrawal.....	11,231 00
Interest	5,114 22	Profits or interest on withdrawal.	2,017 34
Installment premiums	423 20	Matured shares	30,800 00
Fines	780 62	Interest accrued on matured	
Admission or membership fees...	3 00	shares	367 43
Mortgage loans repaid.....	4,731 62	Borrowed money	53,690 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	911 96
tured shares	23,800 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed.....	14,000 00	due association	9,915 69
Stock loans repaid.....	580 00	Taxes, repairs and insurance (not	
Real estate sold.....	4,600 00	chargeable to borrowers).....	991 51
Money borrowed	51,065 00	Salaries or other compensation of	
		officers	340 00
		Rent	48 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	20 35
		Varnishing and moving safe.....	15 75
		Sign	7 50
		State examination and filing an-	
		nual report	21 00
		Legal expenses	1,139 42
		Variations	5 10
		Cash in bank at end of year.....	3,109 52
Total receipts	\$121,831 57	Total disbursements	\$121,831 57

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 136; membership at end of year, 131. Borrowing
members, 42, holding 669 shares; non-borrowing members, 89, holding 688 shares.

Shares in force at beginning of fiscal year, 1,571; shares issued during year, 134; shares
canceled (matured, 154) during year, 348; shares in force at close of year, 1,357.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent. per annum; on stock
(book) loans, 1 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 4.

EUREKA BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated July 6, 1893.

Commenced business June, 1893.

President, THOMAS T. WILKERSON.

Secretary, WILLIAM J. MILEHAM.

Treasurer, H. F. MERRIMAN.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$40,200 00	Due installment shareholders— dues	\$25,509 00
Loans on shares of association ..	50 00	Due installment shareholders— profits apportioned	5,799 83
Cash deposited in bank	1,491 42	Due installment shareholders— advance payments	160 00
Furniture and fixtures	30 00	Balance payable on loans made ..	800 00
Installments due and unpaid	386 00	Borrowed money	8,100 00
Interest, premium and fines due and unpaid	379 98	Interest accrued on borrowed money	145 00
		Special reserve	2,023 57
Total assets	\$42,537 40	Total liabilities	\$42,537 40

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,134 36	Loaned on mortgages	\$9,800 00
Dues on installment shares	7,065 00	Loaned on shares	100 00
Interest	1,942 28	Dues repaid on withdrawal	6,819 00
Installment premiums	604 20	Profits or interest on withdrawal ..	768 20
Fines	150 65	Matured shares	4,000 00
Admission or membership fees ..	13 00	Interest accrued on matured shares	16 66
Mortgage loans repaid	9,600 00	Borrowed money	13,800 00
Mortgage loans canceled by ma- tured shares	1,000 00	Interest on borrowed money	331 46
Stock loans repaid	75 00	Salaries or other compensation of officers	225 00
Money borrowed	14,800 00	Rent	20 00
Total receipts	\$37,384 49	Advertising, stationery, printing, postage, light and fuel	11 75
		Filing annual report	1 00
		Cash in bank at end of year	1,491 42
		Total disbursements	\$37,384 49

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 96; membership at end of year, 92. Borrowing
members, 23, holding 208 shares; non-borrowing members, 69, holding 379 shares.

Shares in force at beginning of fiscal year, 585; shares issued during year, 207; shares can-
celed (matured, 20) during year, 205; shares in force at close of year, 587.

Interest charged borrowing members during year, 4½ per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock
(book) loans, 5 per cent. (gross).

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

**EXCELSIOR MUTUAL BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.**

Incorporated September 28, 1885. Commenced business October 1, 1885.

President, WILLIAM GEORGE NELSON. *Secretary*, WILLIAM C. PATTERSON.

Treasurer, HENRY W. ROHLFS.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$573,600 00	Due installment shareholders— dues	\$443,735 90
Loans on shares of association...	8,617 50	Due installment shareholders— profits apportioned	117,989 36
Cash deposited in bank.....	7,070 42	Unearned gross premiums.....	2,859 16
Furniture and fixtures.....	100 00	Balance payable on loans made...	2,700 00
Interest and premium due and unpaid	6,566 50	Borrowed money	28,670 00
Total assets	\$595,954 42	Total liabilities	\$595,954 42

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$5,298 72	Loaned on mortgages.....	\$108,850 00
Dues on installment shares.....	95,003 25	Loaned on shares.....	10,783 50
Interest	27,118 22	Dues repaid on withdrawal.....	35,574 75
Installment premiums	6,970 05	Profits or interest on withdrawal.	4,387 08
Fines	74 95	Matured shares	81,283 00
Transfer fees	16 50	Borrowed money	43,885 25
Admission or membership fees....	75 50	Interest on borrowed money.....	2,065 57
Mortgage loans repaid.....	66,600 00	Taxes, insurance, etc., for bor- rowers	140 69
Mortgage loans canceled by mat- ured shares	16,000 00	Salaries or other compensation of officers, \$1,075.00; directors, \$260.50; auditors, \$75.00; clerks, \$389.00; other office employees, \$205.00	2,004 50
Mortgage loans canceled by fore- closure or deed.....	3,400 00	Rent	254 00
Stock loans repaid.....	6,895 00	Advertising, stationery, printing, postage, light and fuel.....	133 02
Stock loans canceled by matured shares	2,211 00	Filing annual report.....	1 00
Money borrowed	66,755 25	Premium on officers' bonds.....	19 33
Taxes, insurance, etc., advanced, repaid	118 47	Foreclosure expenses	81 44
Fixtures sold	12 00	Premium returned	15 30
Total receipts	\$296,548 91	Cash in bank at end of year.....	7,070 42
		Total disbursements	\$296,548 91

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 878; membership at end of year, 891. Borrowing
members, 210, holding 2,886 shares; non-borrowing members, 681, holding 5,154 shares.

Shares in force at beginning of fiscal year, 7,939; shares issued during year, 1,476; shares
canceled (matured, 399) during year, 1,375; shares in force at close of year, 8,040.

Interest charged borrowing members during year 4, 4½, 5 and 6 per cent. Average rate
of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum;
on stock (book) loans, 1¼ per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

FRATERNITY MUTUAL BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated March 24, 1903.

Commenced business May 11, 1903.

President, EDWARD OSTRANDER.*Secretary*, M. V. RYERSON.*Treasurer*, PETER OELRICH.

FINANCIAL CONDITION APRIL 24, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$19,500 00	Due installment shareholders—	
Loans on shares of association....	1,817 00	dues	\$15,894 75
Cash deposited in bank.....	609 24	Due installment shareholders—	
Furniture and fixtures.....	26 00	profits apportioned	1,688 03
Installments due and unpaid.....	887 00	Due installment shareholders—	
Interest and premium due and		advance payments	26 00
unpaid	246 78	Due on shares lapsed or forfeited	833 00
Pass books, etc.....	50 76	Borrowed money	4,700 00
Suspense account	5 00		
Total assets	\$23,141 78	Total liabilities	\$23,141 78

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 24, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash and in bank at beginning of		Loaned on mortgages.....	\$4,600 00
year	\$609 66	Loaned on shares.....	1,235 50
Dues on installment shares.....	7,572 75	Dues repaid on withdrawal.....	3,883 75
Interest	845 41	Profits or interest on withdrawal.	41 53
Gross premium	69 40	Borrowed money	19,150 00
Fines	13 55	Interest on borrowed money.....	153 25
Admission or membership fees....	26 00	Salaries or other compensation of	
Stock loans repaid.....	562 50	officers	125 00
Money borrowed	20,250 00	Rent	55 00
Total receipts	\$29,949 27	Advertising, stationery, printing,	
		postage, light and fuel.....	89 00
		Filing annual report.....	1 00
		Premium on officers' bonds.....	6 00
		Cash in bank at end of year.....	609 24
		Total disbursements	\$29,949 27

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 102; membership at end of year, 113. Borrowing members, 30, holding 243 shares; non-borrowing members, 83, holding 393 shares.

Shares in force at beginning of fiscal year, 598; shares issued during year, 379; shares canceled (matured, none) during year, 341; shares in force at close of year, 636.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum, on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

GARFIELD BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated February 16, 1886.

Commenced business April, 1886.

*President, FRED. E. TILDEN.**Secretary, FRANK W. MARVIN.**Treasurer, DUDLEY P. HOLCOMBE.*

FINANCIAL CONDITION MARCH 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens).	\$88,900 00	Due installment shareholders—	
Loans on shares of association....	1,435 00	dues	\$85,597 00
Cash deposited in bank.....	1,846 36	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	12,952 01
closure or in settlement of debts		Due on shares lapsed or forfeited	112 50
due association	7,300 00	Due prepaid or paid-up sharehold-	
Furniture and fixtures.....	150 00	ers—subscriptions	200 00
Interest due and unpaid.....	1,177 81	Borrowed money	2,600 00
Taxes, insurance, etc., advanced			
for borrowers	64 89		
Rent paid on account.....	50 00		
Arrearages on matured shares....	63 14		
Balance due from members on			
account of cash dividends paid.	474 31		
Total assets	\$101,461 51	Total liabilities	\$101,461 51

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$7,800 00
year	\$392 83	Loaned on shares.....	2,830 00
Dues on installment shares.....	18,084 66	Dues repaid on withdrawal.....	14,106 42
Interest	4,699 40	Profits or interest on withdrawal.	1,486 94
Installment premiums	208 66	Prepaid or paid-up shares.....	400 00
Fines	56 99	Interest or dividends on prepaid	
Rents	425 82	or paid-up shares.....	14 01
Mortgage loans repaid.....	15,066 67	Borrowed money	23,000 00
Mortgage loans canceled by fore-		Interest on borrowed money.....	661 24
closure or deed	2,600 00	Taxes, repairs and insurance (not	
Stock loans repaid.....	3,550 00	chargeable to borrowers).....	183 24
Money borrowed	8,000 00	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	72 64
repaid	37 75	Salaries or other compensation of	
Appraisers' fees	60 00	officers, \$550.00; auditors, \$15.00..	565 00
Cancelled stock	90 00	Rent	60 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	127 93
		Legal expenses	25 00
		Premium on officers' bonds.....	13 00
		Appraisal fees	60 00
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	1,846 36
Total receipts	\$53,272 78	Total disbursements	\$53,272 78

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 194; membership at end of year, 212. Borrowing
members, 36, holding 411 shares; non-borrowing members, 176, holding 1,142 shares.

Shares in force at beginning of fiscal year, 1,438 $\frac{1}{2}$; shares issued during year, 433; shares
canceled (matured, none) during year, 318 $\frac{1}{2}$; shares in force at close of year, 1,553.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of
premium on loans granted during the year: on real estate loans, 1 per cent. per annum; on
stock (book) loans, 1 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

GREENVILLE BUILDING AND LOAN ASSOCIATION, No. 2,
JERSEY CITY.

Incorporated February 27, 1884.

Commenced business March 1, 1884.

President, F. M. VANBLARICOM.

Secretary, GEORGE F. WITT.

Treasurer, GEORGE A. HAMMEL.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$2,348 95	Due installment shareholders—	
Cash deposited in bank	1,038 28	dues	\$2,459 18
Real estate sold under contract ..	507 62	Surplus or undivided profits	1,510 67
Furniture and fixtures	75 00		
Total assets	\$3,969 85	Total liabilities	\$3,969 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Salaries or other compensation of	
year	\$5,065 68	officers	600 00
Interest	186 58	Advertising, stationery, printing,	
Mortgage loans repaid	4,081 43	postage, light and fuel	33 50
Real estate sold	331 81	Dividends to shareholders	7,993 72
		Cash in bank at end of year	1,038 28
Total receipts	\$9,665 50	Total disbursements	\$9,665 50

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$500.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 427; membership at end of year, 426. Borrowing members, 2, holding 8 7-10 shares; non-borrowing members, 424, holding 1,775 shares.

Shares in force at beginning of fiscal year, 1,796 7-10; shares issued during year, none; shares canceled (matured, none) during year, 13; shares in force at close of year, 1,783 7-10.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

GREENVILLE UNITED BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated April 5, 1891.

Commenced business May 4, 1891.

President, REUBEN SIMPSON.*Secretary*, JOHN F. CAREY.*Treasurer*, FRANK ROCHRENBECK.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$271,404 40	Due installment shareholders—dues	\$153,403 25
Loans on shares of association....	4,470 00	Due installment shareholders—profits apportioned	31,715 65
Cash deposited in bank.....	1,586 96	Due installment shareholders—advance payments	94 13
Furniture and fixtures.....	600 00	Balance payable on loans made..	4,000 00
Taxes, insurance, etc., advanced for borrowers	463 23	Borrowed money	8,000 00
		Surplus or undivided profits.....	12 58
		Unearned premiums and subscriptions included in mortgages	81,102 01
		Special deposit	5 00
		Suspended accounts	191 97
Total assets	\$278,524 59	Total liabilities	\$278,524 59

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$60,462 49	Loaned on mortgages.....	\$103,685 00
Dues on installment shares.....	41,621 00	Loaned on shares.....	3,555 00
Interest	767 57	Dues repaid on withdrawal.....	42,369 25
Fines	119 77	Profits or interest on withdrawal	10,365 85
Transfer fees	12 00	Interest or dividends on prepaid or paid-up shares.....	35 72
Admission or membership fees....	59 00	Borrowed money	6,000 00
Rents	150 00	Interest on borrowed money.....	72 82
Mortgage loans repaid.....	50,383 64	Taxes, insurance, etc., for borrowers	439 40
Stock loans repaid.....	3,279 00	Salaries or other compensation of officers, \$1,150.00; directors, \$52.00; appraisers, \$1,044.00.....	2,246 00
Money borrowed	14,000 00	Rent	360 00
Special deposit	221 93	Advertising, stationery, printing, postage, light and fuel.....	232 85
Subscription books	110 50	Special deposit refunded.....	129 06
Unclaimed checks canceled.....	52 60	Solicitor's charges	136 69
		Unclaimed checks paid.....	3 90
		State examination and filing annual report	21 00
		Cash in bank at end of year.....	1,586 96
Total receipts	\$171,239 50	Total disbursements	\$171,239 50

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$500.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 759; membership at end of year, 773. Borrowing members, 23, holding 145 shares; non-borrowing members, 750, holding 2,937 shares.

Shares in force at beginning of fiscal year, 2,981; shares issued during year, 986; shares canceled (matured, 109) during year, 885; shares in force at close of year, 3,082.

Interest charged borrowing members during year, 83% per cent. on real estate loans; 6 per cent on stock (book) loans. Average rate of premium on loans granted during the year: on real estate loans, included as interest; on stock (book) loans, 2 per cent per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

GUTTENBERG BUILDING AND LOAN ASSOCIATION,
GUTTENBURG.

Incorporated May 23, 1907.

Commenced business June 24, 1907.

*President, WILLIAM SCHWANER.**Secretary, CHARLES BISCHOFF.**Treasurer, RICHARD LANDECK, JR.*

FINANCIAL CONDITION JUNE 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$13,500 00	Due installment shareholders—	
Loans on shares of association	803 00	dues	\$12,411 25
Cash deposited in bank	354 85	Due installment shareholders—	
Interest due and unpaid	105 00	profits apportioned	1,421 89
		Due on shares lapsed or forfeited ..	4 21
		Unearned gross premiums	525 50
		Borrowed money	400 00
Total assets	\$14,762 85	Total liabilities	\$14,762 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$152 09	Loaned on mortgages	\$3,400 00
Dues on installment shares	5,266 25	Loaned on shares	882 00
Interest	756 63	Dues repaid on withdrawal	2,444 00
Gross premium	280 14	Profits or interest on withdrawal ..	166 42
Fines	45 32	On shares lapsed or forfeited	351 80
Transfer fees	2 50	Borrowed money	3,050 00
Admission or membership fees	14 00	Interest on borrowed money	31 51
Stock loans repaid	1,810 00	Salaries or other compensation of officers	92 50
Money borrowed	2,550 00	Rent	42 00
		Advertising, stationery, printing, postage, light and fuel	30 85
		State examination and filing annual report	21 00
		Premium on officers' bonds	7 00
		Safe deposit box rent	3 00
		Cash in bank at end of year	354 85
Total receipts	\$10,876 93	Total disbursements	\$10,876 93

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 118; membership at end of year, 114. Borrowing members, 19, holding 102 shares; non-borrowing members, 95, holding 362 shares.

Shares in force at beginning of fiscal year, 451; shares issued during year, 113; shares canceled (matured, none) during year, 100; shares in force at close of year, 464.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: real estate loans, $\frac{3}{4}$ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

HARRISON AND KEARNY BUILDING AND LOAN ASSOCIATION,
HARRISON.

Incorporated May 17, 1886.

Commenced business June, 1886.

President, GEORGE A. BOND.

Secretary, ANTHONY O'MALLEY.

Treasurer, THOMAS E. GLEESON.

FINANCIAL CONDITION JUNE 12, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$296,500 00	Due installment shareholders—	
Loans on shares of association....	1,100 00	dues	\$227,274 00
Cash deposited in bank.....	61 55	Due installment shareholders—	
Real estate sold under contract..	3,666 15	profits apportioned	57,664 07
Furniture and fixtures.....	200 00	Due installment shareholders—	
Installments due and unpaid.....	1,486 50	advance payments	70 00
Interest and fines due and unpaid	395 70	Unearned gross premiums.....	3,324 69
Taxes, insurance, etc., advanced		Balance payable on loans made...	3,040 00
for borrowers	65 28	Borrowed money	12,100 00
		Surplus or undivided profits.....	2 42
Total assets	\$303,475 18	Total liabilities	\$303,475 18

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 12, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$54,615 25	Loaned on mortgages.....	\$40,247 00
Interest	16,846 75	Loaned on shares.....	100 00
Gross premium	1,374 50	Dues repaid on withdrawal.....	11,166 00
Fines	582 08	Profits or interest on withdrawal.	2,234 68
Mortgage loans repaid.....	6,900 00	Matured shares	33,735 38
Mortgage loans canceled by ma-		Borrowed money	8,027 66
tured shares	3,100 00	Interest on borrowed money.....	433 53
Stock loans canceled by matured		Taxes, insurance, etc., for bor-	
shares	150 00	rowers and on real estate sold	
Real estate sold—contract.....	1,552 88	under contract	95 06
Money borrowed	12,100 00	Salaries or other compensation	
Taxes, insurance, etc., advanced,		of officers, \$663.36; directors,	
repaid	26 86	\$110.00; auditors, \$30.00; clerks,	
		\$15.60	818 96
		Rent	84 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	213 50
		Appraisal fee	10 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	61 55
Total receipts	\$97,248 32	Total disbursements	\$97,248 32

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 638; membership at end of year, 713. Borrowing members, 139, holding 1,475 shares; non-borrowing members, 574, holding 3,138½ shares.

Shares in force at beginning of fiscal year, 4,146; shares issued during year, 962½; shares canceled (matured, 168½) during year, 495; shares in force at close of year, 4,613½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3¼ per cent.; on stock (book) loans, 7 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HIGHLAND BUILDING AND LOAN ASSOCIATION, JERSEY CITY.

Incorporated April 13, 1908.

Commenced business May 26, 1908.

President, J. MORGAN JONES.

Secretary, SAMUEL M. GOULD.

Treasurer, CHARLES L. DECKER.

FINANCIAL CONDITION MAY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$8,400 00	Due installment shareholders—	
Cash deposited in bank.....	63 52	dues	\$8,351 75
Furniture and fixtures.....	125 00	Due installment shareholders—	
Installments due and unpaid.....	1,372 00	profits apportioned	169 85
Interest and fines due and unpaid	61 08	Borrowed money	1,500 00
Total assets	\$10,021 60	Total liabilities	\$10,021 60

RECEIPTS AND DISBURSEMENTS For the Fiscal Year Ending May 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	162 27	Loaned on mortgages.....	\$8,600 00
Dues on installment shares.....	4,984 00	Dues repaid on withdrawal.....	2,231 50
Subscriptions on prepaid or paid-up shares	600 00	Profits or interest on withdrawal.	38 00
Interest	326 37	Prepaid or paid-up shares.....	600 00
Installment premiums	208 75	Interest or dividends on prepaid or paid-up shares.....	11 67
Fines	53 58	Borrowed money	5,400 00
Transfer fees	1 50	Interest on borrowed money.....	36 12
Admission or membership fees....	18 50	Salaries or other compensation of officers	35 00
Mortgage loans repaid.....	4,000 00	Rent	22 00
Money borrowed	6,900 00	Advertising, stationery, printing, postage, light and fuel.....	92 16
Total receipts	\$17,254 97	Safe	125 00
		Cash in bank at end of year.....	63 52
		Total disbursements	\$17,254 97

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 83; membership at end of year, 95. Borrowing members, 6, holding 42 shares; non-borrowing members, 89, holding 411 shares.

Shares in force at beginning of fiscal year, 407; shares issued during year, 230; shares canceled (matured, none) during year, 184; shares in force at close of year, 453.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on real estate loans granted during the year, 1 3-10 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

HOBOKEN BUILDING AND LOAN ASSOCIATION,
HOBOKEN.

Incorporated February 24, 1887.

Commenced business March 8, 1887.

*President, WILLIAM L. CONDIT.**Secretary, JOSEPH S. PARRY.**Treasurer, EDWIN A. S. BROWN.*

FINANCIAL CONDITION MARCH 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$411,200 00	Due installment shareholders—	
Loans on shares of association....	9,395 00	dues	\$351,888 00
Cash deposited in bank.....	8,803 10	Due installment shareholders—	
Installments due and unpaid.....	1,344 00	profits apportioned	80,649 33
Interest and fines due and unpaid	3,227 33	Due installment shareholders—	
		advance payments	227 50
		Balance payable on loans made...	1,200 00
		Surplus or undivided profits.....	4 60
Total assets	\$433,969 43	Total liabilities	\$433,969 43

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$14,807 03	Loaned on mortgages.....	\$71,100 00
Dues on installment shares.....	75,016 00	Loaned on shares.....	5,630 00
Interest	19,800 97	Dues repaid on withdrawal.....	27,210 00
Installment premiums	3,664 08	Profits or interest on withdrawal	5,030 06
Fines	444 95	Prepaid or paid-up shares.....	5,800 00
Transfer fees	6 00	Interest or dividends on prepaid	
Admission or membership fees....	58 00	or paid-up shares.....	90 86
Mortgage loans repaid.....	30,400 00	Matured shares	38,060 00
Mortgage loans canceled by matured shares	10,800 00	Borrowed money	5,000 00
Stock loans repaid.....	8,330 00	Interest on borrowed money.....	48 61
Money borrowed	5,000 00	Salaries or other compensation	
Settlement of error.....	79 26	of officers, \$1,210.00; auditors,	
Cash over	16 94	\$45.00; clerks, \$100.00; other office	
		employees, \$60.00	1,415 00
		Rent	144 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	70 60
		Premium on officers' bonds.....	60 00
		State examination and filing annual report	21 00
		Cash in bank at end of year.....	8,803 10
Total receipts	\$168,423 23	Total disbursements	\$168,423 23

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 622; membership at end of year, 654. Borrowing members, 153, holding 1,782 shares; non-borrowing members, 501, holding 4,144 shares.

Shares in force at beginning of fiscal year, 5,676; shares issued during year, 960; shares canceled (matured, 190) during year, 710; shares in force at close of year, 5,926.

Interest charged borrowing members during year, 4½ per cent. on real estate loans and 6 per cent. on stock (book) loans. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION, BAYONNE.

Incorporated July 15, 1910.

Commenced business September 1, 1910.

President, JOSEPH BRADY.*Secretary*, PHILIP J. WILSON.*Treasurer*, THOMAS M. O'BRIEN.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$6,600 00	Due installment shareholders—	
Cash on hand	18 05	dues	\$7,140 00
Cash deposited in bank	1,954 50	Due installment shareholders—	
Installments due and unpaid	408 00	profits apportioned	116 48
Fines due and unpaid	20 10	Due installment shareholders—	
Books and stationery	108 96	advance payments	15 00
		Due on shares lapsed or forfeited ..	15 00
		Balance payable on loans made ...	1,820 00
		Surplus or undivided profits	3 13
Total assets	\$9,109 61	Total liabilities	\$9,109 61

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$6,969 00	Loaned on mortgages	\$4,780 00
Interest	189 54	Dues repaid on withdrawal	207 00
Installment premiums	12 60	Advertising, stationery, printing,	
Fines	24 25	postage, light and fuel	209 25
		Incorporation expenses	9 24
		Premium on officers' bonds	17 35
		Cash on hand and in bank at end	
		of year	1,972 55
Total receipts	\$7,195 39	Total disbursements	\$7,195 39

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 173. Borrowing members, 2, holding 33 shares; non-borrowing members, 171, holding 746 shares.

Shares issued during year, 829; shares canceled (matured, none) during year, 50; shares in force at close of year, 779.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, $\frac{3}{4}$ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION, JERSEY CITY.

Incorporated December 8, 1906. Commenced business January 10, 1907.

President, FRED. KLEIN.

Secretary, ALBERT HIGSON.

Treasurer, M. C. F. SILBEESDORFF.

FINANCIAL CONDITION DECEMBER 8, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$49,700 00	Due installment shareholders—dues	\$35,058 00
Loans on shares of association...	595 00	Due installment shareholders—profits apportioned	4,044 83
Cash deposited in bank.....	538 86	Due installment shareholders—advance payments	544 65
Installments due and unpaid.....	493 00	Due on shares lapsed or forfeited	7 00
Interest and premium due and unpaid	183 25	Due prepaid or paid-up shareholders—subscriptions	6,506 68
		Due prepaid or paid-up shareholders—profits accrued or apportioned	348 95
		Borrowed money	5,000 00
Total assets	\$51,510 11	Total liabilities	\$51,510 11

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 8, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$516 30	Loaned on mortgages.....	\$15,921 88
Dues on installment shares.....	15,289 00	Loaned on shares.....	350 00
Subscriptions on prepaid or paid-up shares	6,000 00	Dues repaid on withdrawal.....	4,151 00
Interest	2,644 26	Profits or interest on withdrawal	209 72
Installment premiums	554 90	Prepaid or paid-up shares.....	11,877 95
Fines	79 52	Interest or dividends on prepaid or paid-up shares.....	387 00
Admission or membership fees....	13 50	Borrowed money	54,000 00
Mortgage loans repaid.....	4,400 00	Interest on borrowed money.....	271 57
Stock loans repaid.....	1,545 00	Salaries or other compensation of officers, \$225.00; auditors, \$15.00..	240 00
Money borrowed	57,000 00	Rent	60 00
Appraisal fees	5 00	Advertising, stationery, printing, postage, light and fuel.....	14 50
		State examination	20 00
		Appraisal fees	5 00
		Cash in bank at end of year.....	538 86
Total receipts	\$88,047 48	Total disbursements	\$88,047 48

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 151; membership at end of year, 157. Borrowing members, 27, holding 240 shares; non-borrowing members, 130, holding 930½ shares.

Shares in force at beginning of fiscal year, 1,062½; shares issued during year, 298; shares canceled (matured, none) during year, 190; shares in force at close of year, 1,170½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, 2 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

HUDSON CITY MUTUAL BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated June 3, 1887.

Commenced business July 7, 1887.

*President, HENRY W. MOSER.**Secretary, FRED. KLEIN.**Treasurer, M. C. F. SILBERSDORFF.*

FINANCIAL CONDITION JUNE 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$739,081 18	Dne installment shareholders— dues	\$422,841 75
Loans on shares of association...	16,448 00	Dne installment shareholders— profits apportioned	91,591 21
Cash deposited in bank.....	4,207 26	Due on shares lapsed or forfeited	477 05
Office building	10,982 38	Due prepaid or paid-up sharehold- ers—subscriptions	101,000 00
Furniture and fixtures.....	866 85	Unearned gross premiums.....	26,341 18
Interest due and unpaid.....	4,169 60	Balance payable on loans made...	13,775 02
		Borrowed money	111,200 00
		Surplus or undivided profits.....	8,240 88
		Reserved for taxes.....	288 18
Total assets	\$775,755 27	Total liabilities	\$775,755 27

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$351 78	Loaned on mortgages.....	\$192,098 73
Dues on installment shares.....	120,505 00	Loaned on shares.....	15,965 00
Subscriptions on prepaid or paid- up shares	101,200 00	Dues repaid on withdrawal.....	34,329 50
Interest	33,219 96	Profits or interest on withdrawal.	3,538 48
Gross premium	10,114 45	Prepaid or paid-up shares.....	7,700 00
Fines	487 15	Interest or dividends on prepaid or paid-up shares.....	2,593 66
Admission or membership fees...	191 50	Matured shares	61,400 00
Rents	495 00	Borrowed money	58,540 00
Mortgage loans repaid.....	37,300 00	Interest on borrowed money.....	5,246 68
Mortgage loans canceled by ma- tured shares	8,400 00	Salaries or other compensation of officers, \$1,850.00; directors, \$134.00; auditors, \$45.00.....	2,029 00
Mortgage loans canceled by fore- closure or deed.....	7,400 00	Advertising, stationery, printing, postage, light and fuel.....	690 74
Stock loans repaid.....	11,907 00	Furniture	17 25
Money borrowed	57,300 00	Premiums rebated	918 00
Forfeited shares	394 21	Cash in bank at end of year.....	4,207 26
Premiums on new shares.....	8 25		
Total receipts	\$389,274 30	Total disbursements	\$389,274 30

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 1,075; membership at end of year, 1,274. Borrowing members, 190, holding 3,940 shares; non-borrowing members, 1,084, holding 6,780 shares.

Shares in force at beginning of fiscal year, 8,779; shares issued during year, 3,469; shares canceled (matured, 307) during year, 1,528; shares in force at close of year, 10,720.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 7½ per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

HUDSON COUNTY CALEDONIAN BUILDING AND LOAN
ASSOCIATION,

JERSEY CITY.

Incorporated May 25, 1887.

Commenced business June, 1887.

President, FREDERICK KIRSTEN.

Secretary, GEORGE A. HAYNES.

Treasurer, ANTHONY MICHEL.

FINANCIAL CONDITION MAY 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$96,913 00	Due installment shareholders—	
Loans on shares of association	3,910 00	dues	\$74,285 00
Cash deposited in bank	178 45	Due installment shareholders—	
Furniture and fixtures	58 00	profits apportioned	15,739 29
Interest, premium and fines due		Due on shares lapsed or forfeited.	9 00
and unpaid	269 01	Due shareholders—matured shares	3,400 00
Suspense account	60 00	Balance payable on loans made...	3,000 00
		Borrowed money	3,900 00
		Premium installments included in	
		mortgages	1,027 86
		Suspense account	27 31
Total assets	\$101,388 46	Total liabilities	\$101,388 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$17,300 00
year	\$191 04	Loaned on shares	2,495 00
Dues on installment shares	17,761 00	Dues repaid on withdrawal	5,459 00
Interest	4,875 69	Profits or interest on withdrawal.	494 72
Installment premiums	1,163 04	Matured shares	1,400 00
Fines	64 68	Borrowed money	21,400 00
Transfer fees	1 00	Interest on borrowed money	524 65
Admission or membership fees	30 50	Salaries or other compensation of	
Mortgage loans repaid	11,200 00	officers, \$457.50; auditors, \$6.00...	463 50
Stock loans repaid	695 00	Rent	68 75
Money borrowed	14,000 00	Advertising, stationery, printing,	
Profit and loss	40	postage, light and fuel	87 28
		Removal expenses	35 00
		Filing annual report	1 00
		Premium on officers' bonds	15 00
		Suspense account	60 00
		Cash in bank at end of year	178 45
Total receipts	\$49,982 35	Total disbursements	\$49,982 35

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 197; membership at end of year, 232. Borrowing members, 29, holding 388 shares; non-borrowing members, 203, holding 1,240 shares.

Shares in force at beginning of fiscal year, 1,406; shares issued during year, 389; shares canceled (matured, 17) during year, 167; shares in force at close of year, 1,628.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 17-25 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HUDSON MUTUAL BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated April 14, 1881.

Commenced business April, 1881.

*President, FRED. KLEIN.**Secretary, ALBERT HIGSON.**Treasurer, JAMES MCCRARN.*

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$40,310 00	Due installment shareholders—	
Loans on shares of association...	480 00	dues	\$35,517 00
Cash deposited in bank.....	568 78	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	8,247 80
closure or in settlement of debts		Due installment shareholders—	
due association	3,000 00	advance payments	87 00
Real estate sold under contract...	2,640 00	Unearned gross premiums.....	2,970 31
Installments due and unpaid.....	1,587 00	Borrowed money	2,500 00
Interest due and unpaid.....	390 93		
Taxes, insurance, etc., advanced			
for borrowers	345 40		
Total assets	\$49,322 11	Total liabilities	\$49,322 11

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,200 00
year	\$4,383 67	Loaned on shares.....	550 00
Dues on installment shares.....	8,607 50	Dues repaid on withdrawal.....	4,112 00
Interest	1,836 81	Profits or interest on withdrawal.	453 69
Installment premiums	27 50	Matured shares	2,000 00
Gross premium	1,195 00	Borrowed money	20,200 00
Fines	30 56	Interest on borrowed money.....	89 72
Admission or membership fees...	7 00	Taxes, insurance, etc., for bor-	
Rents	170 00	rowers and on real estate sold	
Stock loans repaid.....	300 00	under contract	113 60
Real estate sold.....	400 00	Salaries or other compensation of	
Money borrowed	22,700 00	officers, \$300.00; auditors, \$5.00...	305 00
		Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	35 25
		Cash in bank at end of year.....	568 78
Total receipts	\$39,658 04	Total disbursements	\$39,658 04

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 91; membership at end of year, 92. Borrowing members, 14, holding 186 shares; non-borrowing members, 78, holding 569½ shares.

Shares in force at beginning of fiscal year, 694; shares issued during year, 200; shares canceled (matured, 10) during year, 138½; shares in force at close of year, 755½.

Interest charged borrowing members during year, 4½ per cent. Average rate of premium on loans granted during the year: on real estate loans, 10 33-50 per cent.; on stock (book) loans, 5 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

INDUSTRIAL MUTUAL BUILDING AND LOAN ASSOCIATION, JERSEY CITY.

Incorporated June 10, 1886.

Commenced business July 12, 1886.

President, CHRISTIAN T. STORK.*Secretary*, EDWARD W. INSLEY.*Treasurer*, WILLIAM R. TRIMPF.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$205,400 00	Due installment shareholders—	
Loans on shares of association....	1,379 00	dues	\$167,747 60
Cash deposited in bank.....	790 95	Due installment shareholders—	
Real estate sold under contract...	410 00	profits apportioned	28,500 09
Furniture and fixtures.....	150 00	Due installment shareholders—	
Interest and premium due and		advance payments	1,864 50
unpaid	1,567 91	Balance payable on loans made...	990 00
		Borrowed money	9,500 00
		Interest accrued on borrowed	
		money	33 68
		Surplus or undivided profits.....	11 99
		Reserve fund	1,050 00
Total assets	\$209,697 86	Total liabilities	\$209,697 86

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$38,210 00
year	\$4,021 53	Loaned on shares.....	1,539 00
Dues on installment shares.....	33,243 35	Dues repaid on withdrawal.....	15,430 50
Interest	7,272 48	Profits or interest on withdrawal.	1,010 07
Installment premiums	1,253 49	Matured shares	15,805 20
Fines	50 50	Borrowed money	12,500 25
Transfer fees	32 00	Interest on borrowed money.....	332 88
Admission or membership fees...	16,945 00	Salaries or other compensation of	
Mortgage loans repaid.....	755 00	officers	950 00
Stock loans repaid.....	25 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	95 75
shares	1,100 00	State examination and filing an-	
Real estate sold—contract.....	22,000 25	nual report	21 00
Money borrowed		Real estate contract fees.....	13 50
		Cash in bank at end of year.....	790 95
Total receipts	\$86,699 10	Total disbursements	\$86,699 10

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 295; membership at end of year, 297. Borrowing members, 81, holding 1,108 shares; non-borrowing members, 216, holding 1,442 shares.

Shares in force at beginning of fiscal year, 2,446; shares issued during year, 529; shares canceled (matured, 79) during year, 425; shares in force at close of year, 2,550.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

**JACKSON BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.**

Incorporated May 25, 1909.

Commenced business July 7, 1909.

*President, CHARLES L. EDINGER.**Secretary, WILLIAM J. GORMLEY.**Treasurer, CHARLES A. SKILLMAN.*

FINANCIAL CONDITION APRIL 19, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$6,100 00	Due installment shareholders—	
Cash deposited in bank.....	112 16	dues	\$5,762 00
Furniture and fixtures.....	80 00	Due installment shareholders—	
Installments due and unpaid.....	819 00	advance payments	61 00
Interest and fines due and unpaid	115 00	Borrowed money	1,300 00
		Surplus or undivided profits.....	96 16
		Appraisers fees	7 00
Total assets	\$7,226 16	Total liabilities	\$7,226 16

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 19, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$2,600 00
year	\$15 66	Dues repaid on withdrawal.....	1,839 00
Dues on installment shares.....	3,664 50	Borrowed money	11,300 00
Interest	205 93	Interest on borrowed money.....	24 98
Fines	11 10	Salaries or other compensation of	
Admission or membership fees....	16 00	officers	112 50
Money borrowed	12,400 00	Rent	52 00
Appraisers' fees	12 00	Advertising, stationery, printing,	
		postage, light and fuel.....	27 15
		Special deposit repaid.....	200 00
		Premium on officers' bonds.....	8 40
		State examination and filing an-	
		nual report	21 30
		Safe and cartage.....	17 00
		Appraisers' fees	11 00
		Cash in bank at end of year.....	112 16
Total receipts	\$16,325 19	Total disbursements	\$16,325 19

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 69; membership at end of year, 67. Borrowing members, 3, holding 32 shares; non-borrowing members, 64, holding 287 shares.

Shares in force at beginning of fiscal year, 363; shares issued during year, 128; shares canceled (matured, none) during year, 172; shares in force at close of year, 319.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

JERSEY CITY BUILDING AND LOAN ASSOCIATION,

JERSEY CITY.

Incorporated November 30, 1885. Commenced business December, 1885.

President, FRED KLEIN.*Secretary*, ALBERT HIGSON.*Treasurer*, ANDREW D. WHYTE.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$107,800 00	Due installment shareholders—	
Loans on shares of association ..	2,025 00	dues	\$75,864 00
Cash deposited in bank	151 68	Due installment shareholders—	
Installments due and unpaid	1,095 00	profits apportioned	16,502 77
Interest and premium due and		Due installment shareholders—	
unpaid	343 09	advance payments	79 00
		Borrowed money	18,900 00
		Interest accrued on borrowed	
		money	69 00
Total assets	\$111,414 77	Total liabilities	\$111,414 77

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$20,200 00
year	\$179 01	Loaned on shares	150 00
Dues on installment shares	13,374 00	Dues repaid on withdrawal	2,710 00
Interest	4,411 39	Profits or interest on withdrawal.	198 01
Installment premiums	925 72	Matured shares	17,000 00
Fines	5 90	Borrowed money	14,300 00
Admission or membership fees ..	6 00	Interest on borrowed money	796 83
Mortgage loans repaid	16,000 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$800.00; auditors, \$10.00.	\$10 00
tured shares	4,400 00	Rent	48 00
Stock loans repaid	290 00	Advertising, stationery, printing,	
Money borrowed	16,800 00	postage, light and fuel	6 50
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year	151 68
Total receipts	\$56,392 02	Total disbursements	\$56,392 02

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 130; membership at end of year, 134. Borrowing
members, 38, holding 539 shares; non-borrowing members, 96, holding 637 shares.

Shares in force at beginning of fiscal year, 1,161; shares issued during year, 183; shares
canceled (matured, 85) during year, 168; shares in force at close of year, 1,176.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans $1\frac{1}{2}$ per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, None.

Foreclosures during year, none.

JUNCTION BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated April 26, 1909.

Commenced business May 10, 1909.

President, IMMANUEL BRITTEN.*Secretary*, THOMAS R. GORRY.*Treasurer*, WILLIAM F. BATT.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$20,200 00	Due installment shareholders—	
Loans on shares of association ..	345 00	dues	\$16,836 00
Cash deposited in bank	310 31	Due installment shareholders—	
Installments due and unpaid	576 00	profits apportioned	715 04
Interest and fines due and unpaid	19 02	Due installment shareholders—	
		advance payments	55 00
		Borrowed money	3,825 00
		Surplus or undivided profits	19 29
Total assets	\$21,450 33	Total liabilities	\$21,450 33

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$13,200 00
year	\$302 00	Loaned on shares	490 00
Dues on installment shares	11,037 00	Dues repaid on withdrawal	2,041 00
Interest	796 21	Profits or interest on withdrawal.	4 80
Installment premiums	143 70	Borrowed money	38,250 00
Fines	8 70	Interest on borrowed money	163 88
Admission or membership fees	27 00	Salaries or other compensation of	
Stock loans repaid	220 00	officers	75 00
Money borrowed	42,075 00	Rent	24 00
		Advertising, stationery, printing,	
		postage, light and fuel	40 62
		Premium on officers' bonds	10 00
		Cash in bank at end of year	310 31
Total receipts	\$54,609 61	Total disbursements	\$54,609 61

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 102; membership at end of year, 126. Borrowing members, 6, holding 101 shares; non-borrowing members, 120, holding 845 shares.

Shares in force at beginning of fiscal year, 736; shares issued during year, 401; shares canceled (matured, none) during year, 191; shares in force at close of year, 946.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 9-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

KEARNEY BUILDING AND LOAN ASSOCIATION,
ARLINGTON.

Incorporated November 11, 1884. Commenced business November 11, 1884.

President, JAMES A. EXTON.

Secretary, FREDERICK L. PIERCE.

Treasurer, L. W. LINDBLOM.

FINANCIAL CONDITION APRIL 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$410,950 00	Due installment shareholders—	
Loans on shares of association....	2,460 00	dues	\$323,721 00
Cash deposited in bank.....	1,060 41	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	79,980 27
closure or in settlement of debts		Borrowed money	20,000 00
due association	2,779 48		
Real estate sold under contract...	2,365 45		
Furniture and fixtures.....	200 00		
Installments due and unpaid.....	757 00		
Interest, premium and fines due			
and unpaid	2,985 59		
Taxes, insurance, etc., advanced			
for borrowers	27 25		
Interest accrued	116 09		
Total assets	\$423,701 27	Total liabilities	\$423,701 27

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$87,800 00
year	\$829 48	Loaned on shares.....	1,745 00
Dues on installment shares.....	80,992 00	Dues repaid on withdrawal.....	25,625 00
Interest	24,690 09	Profits or interest on withdrawal	4,326 23
Installment premiums	1,351 03	Matured shares	44,600 00
Fines	509 88	Borrowed money	54,100 00
Admission or membership fees...	47 25	Interest on borrowed money....	727 89
Mortgage loans repaid.....	60,150 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by ma-		chargeable to borrowers).....	75 96
tured shares	3,500 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	1,540 00	rowers and on real estate sold	
Real estate sold.....	2,031 00	under contract	75 62
Money borrowed	46,900 00	Salaries or other compensation	
Taxes, insurance, etc., advanced,		of officers, \$1,650.00; directors,	
repaid	90 52	\$171.00; auditors, \$75.00.....	1,896 00
		Rent	125 00
		Advertising, stationery, printing,	
		postage, etc.	316 73
		State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	44 00
		Commissions on real estate sold..	52 50
		Premiums and fines refunded....	22 41
		Miscellaneous	17 50
		Cash in bank at end of year.....	1,060 41
Total receipts	\$222,631 25	Total disbursements	\$222,631 25

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 616; membership at end of year, 565. Borrowing members, 214, holding 2,130 shares; non-borrowing members, 351, holding 4,581 shares.

Shares in force at beginning of fiscal year, 6,952½; shares issued during year, 1,344; shares canceled (matured, 223) during year, 1,585½; shares in force at close of year, 6,711.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 4 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

LAFAYETTE MUTUAL BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated January 24, 1884.

Commenced business March, 1884.

President, MORTIMER LAMPSON.*Secretary*, J. W. LEONARD.*Treasurer*, GEORGE C. FOUNTAIN.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$227,200 00	Due installment shareholders—	
Loans on shares of association ..	1,000 00	dues	\$209,765 00
Cash deposited in bank	26,501 98	Due installment shareholders—	
Furniture and fixtures	169 50	profits apportioned	44,992 18
Interest, premium and fines due		Due installment shareholders—	
and unpaid	144 66	advance payments	231 00
		Dues on shares lapsed or forfeited	27 96
Total assets	\$255,016 14	Total liabilities	\$255,016 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$12,900 00
year	\$1,138 88	Loaned on shares	1,000 00
Dues on installment shares	42,291 00	Dues repaid on withdrawal	18,888 00
Interest	10,396 77	Profits or interest on withdrawal.	2,729 44
Installment premiums	881 47	Matured shares	32,000 00
Fines	100 20	Salaries or other compensation of	
Admission or membership fees ..	17 50	officers, \$600.00; directors, \$48.00;	
Mortgage loans repaid	24,600 00	auditors, \$15.00	663 00
Mortgage loans canceled by ma-		Rent	100 00
tured shares	15,400 00	Advertising, stationery, printing,	
		postage, light and fuel	43 40
Total receipts	\$94,825 82	Cash in bank at end of year	26,501 98
		Total disbursements	\$94,825 82

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 314; membership at end of year, 317. Borrowing
members, 78, holding 1,185 shares; non-borrowing members, 239, holding 2,118 shares.

Shares in force at beginning of fiscal year, 3,379; shares issued during year, 405; shares
canceled (matured, 160) during year, 481; shares in force at close of year, 3,303.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

LINCOLN BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated June 15, 1886. Commenced business September 7, 1886.

President, WILLIAM J. DIPPEL.

Secretary, E. J. RIORDAN.

Treasurer, WILLIAM E. DAVIS.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$623,900 00	Due installment shareholders—	
Loans on shares of association ..	8,275 00	dues	\$480,611 59
Cash deposited in bank	4,939 99	Due installment shareholders—	
Furniture and fixtures	90 00	profits apportioned	105,430 91
Interest, premium and fines due		Balance payable on loans made ..	5,775 00
and unpaid	4,750 35	Borrowed money	49,500 00
		Interest accrued on borrowed	
		money	634 84
		Appraisers' fees	3 00
Total assets	\$641,955 34	Total liabilities	\$641,955 34

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$120,925 00
year	\$1,018 41	Loaned on shares	12,160 00
Dues on installment shares	117,808 48	Dues repaid on withdrawal	53,400 61
Interest	31,577 12	Profits or interest on withdrawal ..	7,291 40
Installment premiums	5,075 05	Prepaid or paid-up shares	3,800 00
Fines	894 75	Interest or dividends on prepaid	
Admission or membership fees ..	64 50	or paid-up shares	95 00
Mortgage loans repaid	92,300 00	Matured shares	56,400 00
Mortgage loans canceled by ma-		Interest accrued on matured	
tured shares	12,000 00	shares	8 00
Stock loans repaid	9,210 00	Borrowed money	74,550 00
Stock loans canceled by matured		Interest on borrowed money	3,781 39
shares	2,507 00	Salaries or other compensation of	
Money borrowed	67,550 00	officers, \$1,850.00; directors,	
Appraisers' fees	201 00	\$401.00; auditors, \$40.00; janitor,	
		\$12.00	2,303 00
		Rent	96 00
		Advertising, stationery, printing,	
		postage, light and fuel	159 92
		Premium on officers' bonds	60 00
		State examination and filing an-	
		nuual report	21 00
		Dues to State and County League ..	7 00
		Appraisers' fees	208 00
		Cash in bank at end of year	4,939 99
Total receipts	\$340,206 31	Total disbursements	\$340,206 31

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable semi-monthly.

Membership at beginning of fiscal year, 876; membership at end of year, 924. Borrowing members, 185, holding 3,416 shares; non-borrowing members, 739, holding 6,012 shares.

Shares in force at beginning of fiscal year, 9,171; shares issued during year, 1,699; shares canceled (matured, 282) during year, 1,442; shares in force at close of year, 9,428.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MADISON BUILDING AND LOAN ASSOCIATION,

JERSEY CITY.

Incorporated March 2, 1889.

Commenced business March 9, 1889.

President, ANDREW BRANNAGAN.*Secretary*, EDWARD B. COSGROVE.*Treasurer*, GEORGE DUNCANSEN.

FINANCIAL CONDITION MARCH 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$272,200 00	Due installment shareholders—	
Loans on shares of association...	1,030 00	dues	\$194,916 00
Cash deposited in bank.....	904 00	Due installment shareholders—	
Installments due and unpaid.....	976 00	profits apportioned	47,036 48
Interest and premium due and		Due installment shareholders—	
unpaid	2,713 03	advance payments	178 00
Taxes, insurance, etc., advanced		Balance payable on loans made..	975 00
for borrowers	382 45	Borrowed money	35,100 00
Total assets	\$278,205 48	Total liabilities	\$278,205 48

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$45,725 00
year	\$21 42	Loaned on shares.....	1,040 00
Dues on installment shares.....	43,335 00	Dues repaid on withdrawal.....	12,537 00
Interest	10,993 00	Profits or interest on withdrawal.	2,293 53
Installment premiums	2,845 86	Matured shares	23,400 00
Fines	118 70	Borrowed money	30,000 00
Transfer fees	4 75	Interest on borrowed money.....	1,354 39
Admission or membership fees....	42 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	22,250 00	rowers	301 94
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	5,500 00	officers, \$562.50; directors, \$94.50;	
Stock loans repaid.....	920 00	auditors, \$30.00	687 00
Money borrowed	32,000 00	Rent	48 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	368 53	postage, light and fuel.....	54 90
Total receipts	\$118,419 26	Burglary insurance	15 00
		Filing annual report.....	1 00
		Premium on officers' bonds.....	7 50
		Cash in bank at end of year.....	904 00
		Total disbursements	\$118,419 26

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 409; membership at end of year, 442. Borrowing members, 145, holding 1,488 shares; non-borrowing members, 297, holding 2,177 shares.

Shares in force at beginning of fiscal year, 3,461; shares issued during year, 642; shares canceled (matured, 117) during year, 438; shares in force at close of year, 3,665.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 3-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, "The treasurer can charge \$1.00 per member on books presented for withdrawal between meetings."

Foreclosures during year, none.

MERCHANTS' BUILDING AND LOAN ASSOCIATION,
HARRISON.

Incorporated June 2, 1910.

Commenced business June, 1910.

*President, JACOB ARONSON.**Secretary, FRANCIS MCSORLEY.**Treasurer, HENRY I. JACOBS.*

FINANCIAL CONDITION MAY 22, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,400 00	Due installment shareholders—	
Loans on shares of association...	120 00	dues	\$8,379 00
Cash deposited in bank.....	116 12	Due installment shareholders—	
Furniture and fixtures.....	72 00	profits apportioned	857 12
		Due prepaid or paid-up share-	
		holders—subscriptions	1,000 00
		Borrowed money	2,400 00
		Surplus or undivided profits.....	72 00
Total assets	\$12,708 12	Total liabilities	\$12,708 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 22, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$8,649 00	Loaned on mortgages.....	\$12,400 00
Subscriptions on prepaid or paid-		Loaned on shares.....	120 00
up shares	4,600 00	Dues repaid on withdrawal.....	270 00
Interest	476 50	Prepaid or paid-up shares.....	3,600 00
Gross premium	602 00	Interest or dividends on prepaid	
Fines	35 40	or paid-up shares.....	106 17
Transfer fees	3 92	Borrowed money	800 00
Money borrowed	3,200 00	Interest on borrowed money.....	22 13
		Salaries or other compensation of	
		officers	2 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	112 90
		Sign	6 00
		Incorporation fees and premium	
		on officers' bonds.....	11 50
		Cash in bank at end of year.....	116 12
Total receipts	\$17,566 82	Total disbursements	\$17,566 82

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 114. Borrowing members, 8, holding 63 shares; non-borrowing members, 106, holding 802 shares.

Shares issued during year, 974; shares canceled (matured, none) during year, 109; shares in force at close of year, 865.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MIDLAND BUILDING AND LOAN ASSOCIATION,
KEARNY.

Incorporated February 19, 1906.

Commenced business April 5, 1906.

President, ALBERT W. TURTON.*Secretary*, WILLIAM VAN HOUTEN.*Treasurer*, HENRY WILLOUGHBY.

FINANCIAL CONDITION MARCH 2, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$15,200 00	Due installment shareholders—	
Loans on shares of association...	360 00	dues	\$13,529 00
Cash deposited in bank.....	45 06	Due installment shareholders—	
Furniture and fixtures.....	80 00	profits apportioned	1,703 31
Installments due and unpaid.....	305 00	Due installment shareholders—	
Fines due and unpaid.....	9 25	advance payments	32 00
Pass books	15 00	Due prepaid or paid-up share-	
		holders—subscriptions	600 00
		Borrowed money	150 00
Total assets	\$16,014 31	Total liabilities	\$16,014 31

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 2, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$3,600 00
ginning of year.....	\$35 20	Loaned on shares.....	410 00
Dues on installment shares.....	5,907 00	Dues repaid on withdrawal.....	2,123 00
Interest	665 82	Profits or interest on withdrawal.	62 15
Gross premium	116 25	Interest or dividends on prepaid	
Fines	13 72	or paid-up shares.....	30 00
Stock loans repaid.....	355 00	Borrowed money	5,850 00
Money borrowed	5,200 00	Interest on borrowed money.....	19 40
Pass books	7 50	Salaries or other compensation of	
		officers, \$100.00; auditors, \$10.00..	110 00
		Rent	24 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	23 13
		Office furniture	3 75
		Cash in bank at end of year.....	45 06
Total receipts	\$12,300 49	Total disbursements	\$12,300 49

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 109; membership at end of year, 135. Borrowing members, 13 holding 87 shares; non-borrowing members, 122, holding 462 shares.

Shares in force at beginning of fiscal year, 455; shares issued during year, 220; shares canceled (matured, none) during year, 126; shares in force at close of year, 549.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 1-12 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MONTICELLO MUTUAL BUILDING AND LOAN ASSOCIATION, JERSEY CITY.

Incorporated February 1, 1886. Commenced business February 2, 1886.

President, CHARLES E. MAXSON.

Secretary, HENRY J. RUSSELL.

Treasurer, HARRY D. ENTWISLE.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$416,900 00	Due installment shareholders— dues	\$346,172 00
Loans on shares of association....	7,805 00	Due installment shareholders— profits apportioned	73,912 12
Cash deposited in bank.....	123 00	Due installment shareholders— advance payments	12 50
Association building	8,000 00	Due on shares lapsed or forfeited	54 50
Furniture and fixtures.....	600 00	Borrowed money	15,600 00
Interest due and unpaid.....	2,818 77	Interest accrued on borrowed money	83 87
		Contingent fund	149 58
		Internal revenue tax unpaid.....	263 10
Total assets	\$436,247 67	Total liabilities	\$436,247 67

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$184 81	Loaned on mortgages.....	\$70,100 00
Dues on installment shares.....	76,985 00	Loaned on shares.....	12,335 00
Subscriptions on prepaid or paid- up shares	15,200 00	Dues repaid on withdrawal.....	32,530 50
Interest	19,947 10	Profits or interest on withdrawal. Prepaid or paid-up shares.....	2,479 86
Fines	86 10	Interest or dividends on prepaid or paid-up shares.....	27,700 00
Admission or membership fees...	81 00	Matured shares	739 74
Rents	1,096 24	Borrowed money	40,200 00
Mortgage loans repaid.....	58,800 00	Interest on borrowed money.....	143,900 00
Mortgage loans canceled by matu- red shares	3,600 00	Real estate acquired under fore- closure or in settlement of debts due association	131 67
Mortgage loans canceled by fore- closure or deed.....	800 00	Taxes, repairs and insurance (not chargeable to borrowers).....	1,120 80
Stock loans repaid.....	10,990 00	Salaries or other compensation of officers, \$1,100.00; directors, \$201.00; auditors, \$60.00.....	415 77
Stock loans canceled by matured shares	1,000 00	Rent	1,361 00
Real estate sold.....	1,150 00	Advertising, stationery, printing, postage, light and fuel.....	300 00
Money borrowed	143,400 00	Cash in bank at end of year.....	154 01
Redemption premiums	272 00		123 90
Total receipts	\$333,592 25	Total disbursements	\$333,592 25

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 673; membership at end of year, 710. Borrowing members, 161, holding 2,126 shares; non-borrowing members, 549, holding 3,801 shares.

Shares in force at beginning of fiscal year, 5,857; shares issued during year 1,233; shares canceled (matured, 201) during year, 1,163; shares in force at close of year, 5,927.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, \$4.00 per share first year; \$3.00 second year; \$2.00 third year; \$1.00 fourth year.

Foreclosures during year, 1.

MONTGOMERY BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated January 12, 1910.

Commenced business February 7, 1910.

President JOHN S. WATSON.

Secretary, DANA F. PUTNAM.

Treasurer, HENRY BROWN, JR.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$7,200 00	Due installment shareholders—	
Cash deposited in bank.....	242 80	dues	\$7,545 00
Books and stationery.....	200 95	Due installment shareholders—	
		advance payments	68 00
		Surplus or undivided profits.....	30 75
Total assets	\$7,643 75	Total liabilities	\$7,643 75

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$7,848 00	Loaned on mortgages.....	\$7,200 00
Interest	171 50	Dues repaid on withdrawal.....	235 00
Fines	11 80	Borrowed money	2,161 50
Admission or membership fees....	60 00	Interest on borrowed money.....	4 10
Money borrowed	2,161 50	Salaries or other compensation of	
		officers	125 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	258 50
		County League dues.....	2 00
		Premium on officers bonds.....	24 00
		Cash in bank at end of year.....	242 80
Total receipts	\$10,252 90	Total disbursements	\$10,252 90

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 116. Borrowing members, 3, holding 36 shares; non-borrowing members 113, holding 830 shares.

Shares issued during year, 901; shares canceled (matured, none) during year, 35; shares in force at close of year, 866.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,
KEARNY.

Incorporated June 17, 1895.

Commenced business June 21, 1895.

President, WILLIAM T. WILKINSON.

Secretary, BURTON E. CANFIELD.

Treasurer, WILLIAM NAIRN.

FINANCIAL CONDITION JUNE 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$287,400 00	Due installment shareholders—	
Loans on shares of association ..	5,880 00	dues	\$219,652 50
Cash deposited in bank	6,061 47	Due installment shareholders—	
Real estate sold under contract ..	5,932 66	profits apportioned	64,389 28
Furniture and fixtures	630 00	Due installment shareholders—	
Installments due and unpaid	910 50	advance payments	243 00
Interest and fines due and unpaid ..	1,022 56	Unearned gross premiums	2,590 88
		Balance payable on loans made ..	8,953 70
		Borrowed money	12,000 00
		Surplus or undivided profits	7 83
Total assets	\$307,837 19	Total liabilities	\$307,837 19

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$32,172 49
year	\$1,962 92	Loaned on shares	1,440 00
Dues on installment shares	45,826 00	Dues repaid on withdrawal	8,421 00
Interest	13,893 00	Profits or interest on withdrawal ..	1,011 94
Gross premium	1,834 20	Matured shares	15,986 60
Fines	273 44	Borrowed money	44,000 00
Mortgage loans repaid	7,920 00	Interest on borrowed money	554 45
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	1,560 00	officers, \$535.00; auditors, \$30.00..	615 00
Stock loans repaid	840 00	Rent	60 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	720 00	postage, light and fuel	85 16
Money borrowed	36,000 00	State examination	20 00
		Premium on officers' bonds	40 00
		Special officer	12 00
		Adding machine	245 00
		Rebate on premiums	104 45
		Cash in bank at end of year	6,061 47
Total receipts	\$110,829 56	Total disbursements	\$110,829 56

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 417; membership at end of year, 431. Borrowing members, 111, holding 1,412 shares; non-borrowing members, 320, holding 2,586 shares.

Shares in force at beginning of fiscal year, 3,539½; shares issued during year, 837; shares canceled (matured, 66½) during year, 378½; shares in force at close of year, 3,998.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 1-20 per cent.; on stock (book) loans, 4 9-20 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

NORTH HUDSON COUNTY BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated May 18, 1886.

Commenced business May 18, 1886.

*President, JAMES MULLIGAN.**Secretary, ALBERT A. FRANCK.**Treasurer, WILLIAM P. EARLE.*

FINANCIAL CONDITION MAY 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$267,600 00	Due installment shareholders—	
Loans on shares of association...	12,270 00	dues	\$200,169 00
Cash deposited in bank.....	4,324 50	Due installment shareholders—	
Installments due and unpaid.....	2,252 00	profits apportioned	57,580 09
Interest and fines due and unpaid	4,876 34	Due installment shareholders—	
		advance payments	195 00
		Borrowed money	33,000 00
		Salaries due	353 75
		Rent	25 00
Total assets	\$291,322 84	Total liabilities	\$291,322 84

RECEIPTS AND DISBURSEMENTS
For the Fiscal Year Ending May 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$21,600 00
year	\$7,760 18	Loaned on shares.....	5,550 00
Dues on installment shares.....	38,872 00	Dues repaid on withdrawal.....	17,685 00
Interest	11,696 22	Profits or interest on withdrawal.	2,359 08
Gross premium	1,620 00	Matured shares	12,807 00
Fines	184 08	Borrowed money	163,500 00
Admission or membership fees...	21 50	Interest on borrowed money.....	2,049 08
Mortgage loans repaid.....	7,130 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$1,228.13; auditors, \$60.00	1,288 13
tured shares	2,200 00	Rent	100 00
Stock loans repaid.....	4,843 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel.....	203 20
shares	400 00	Interest overpaid returned.....	60 54
Money borrowed	156,500 00	Cash in bank at end of year.....	4,324 50
Arrears on matured shares.....	259 55		
Total receipts	\$231,526 53	Total disbursements	\$231,526 53

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 438; membership at end of year, 489. Borrowing members, 135, holding 2,868 shares; non-borrowing members, 354, holding 371 shares.

Shares in force at beginning of fiscal year, 3,197; shares issued during year, 326; shares canceled (matured, 64) during year, 284; shares in force at close of year, 3,239.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 7½ per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PALISADE BUILDING AND LOAN ASSOCIATION,
WEST HOBOKEN.

Incorporated March 31, 1891.

Commenced business April 9, 1891.

President, C. E. BIELITZ.

Secretary, J. E. DAVIS.

Treasurer, FORREST BROWN.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$210,638 66	Due installment shareholders—	
Loans on shares of association ..	7,410 00	dues	\$158,058 00
Cash deposited in bank	839 91	Due installment shareholders—	
Real estate purchased	1,367 00	profits apportioned	43,624 95
Installments due and unpaid	895 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	324 00
and unpaid	1,943 16	Due on shares lapsed or forfeited	10 90
Taxes, insurance, etc., advanced		Borrowed money	21,000 00
for borrowers	11 70	Surplus or undivided profits	91
Rent	30 00	Salaries due	116 67
Total assets	\$223,135 43	Total liabilities	\$223,135 43

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages	\$50,000 00
ginning of year	\$1,674 22	Loaned on shares	6,160 00
Dues on installment shares	35,837 00	Dues repaid on withdrawal	4,000 00
Interest	9,966 31	Profits or interest on withdrawal	1,104 03
Installment premiums	2,831 04	On shares lapsed or forfeited ..	3,160 00
Fines	177 48	Matured shares	28,000 00
Transfer fees	2 50	Borrowed money	21,000 00
Admission or membership fees ..	42 50	Interest on borrowed money	307 91
Rents	106 00	Taxes, repairs and insurance (not	
Mortgage loans repaid	6,150 00	chargeable to borrowers)	28 00
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	4,600 00	rowers	16 90
Stock loans repaid	9,820 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$700.00; auditors, \$30.00.	730 00
shares	2,210 00	Advertising, stationery, printing,	
Money borrowed	42,000 00	postage, light and fuel	91 10
Taxes, insurance, etc., advanced,		Cash in bank at end of year	839 91
repaid	20 80		
Total receipts	\$115,437 85	Total disbursements	\$115,437 85

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 344; membership at end of year, 387. Borrow-
ing members, 76, holding 687 shares; non-borrowing members, 311, holding 2,335 shares.

Shares in force at beginning of fiscal year, 2,754; shares issued during year, 554; shares
canceled (matured, 140) during year, 286; shares in force at close of year, 3,022.

Interest charged borrowing members during year, 4½ and 6 per cent. Average rate of
premium on loans granted during the year: on real estate loans, 3 per cent. per annum;
on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PAMRAPO BUILDING AND LOAN ASSOCIATION,
BAYONNE.

Incorporated January 24, 1887. Commenced business March 24, 1887.

President, GEORGE W. STRIEDER.

Secretary, HAROLD S. EDDY.

Treasurer, WILLIAM LAUBENHEIMER.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$288,703 21	Due installment shareholders—	
Loans on shares of association....	7,095 00	dues	\$162,247 00
Cash deposited in bank.....	747 73	Due installment shareholders—	
Taxes, insurance, etc., advanced		profits apportioned	47,758 55
for borrowers	12 00	Due on shares lapsed or forfeited	1,704 61
		Surplus or undivided profits.....	93
		Unearned interest included in	
		mortgages	84,846 85
Total assets	\$296,557 94	Total liabilities	\$296,557 94

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$79,399 76
year	\$2,001 92	Loaned on shares.....	5,267 00
Dues on installment shares.....	36,790 00	Dues repaid on withdrawal.....	16,715 00
Interest	910 87	Profits or interest on withdrawal.	3,838 35
Fines	366 25	On shares lapsed or forfeited....	1 90
Transfer fees	27 93	Matured shares	11,100 00
Admission or membership fees....	73 00	Borrowed money	22,000 00
Mortgage loans repaid.....	61,795 84	Interest on borrowed money.....	395 40
Stock loans repaid.....	5,670 00	Taxes, insurance, etc., for bor-	
Money borrowed	16,000 00	rowers	55 94
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	43 94	officers	920 00
Interest added to mortgage loans		Rent	144 00
during the year.....	23,449 76	Advertising, stationery, printing,	
Profit and loss.....	2 00	postage, light and fuel.....	147 68
		Burglary insurance and premium	
		on officers' bonds.....	30 00
		State examination and filing an-	
		ual report.....	21 00
		Rebate on mortgages liquidated..	6,347 75
		Cash in bank at end of year.....	747 73
Total receipts	\$147,131 51	Total disbursements	\$147,131 51

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$300.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 530; membership at end of year, 633. Borrowing
members, 135, holding 898½ shares; non-borrowing members, 498, holding 2,834 shares.

Shares in force at beginning of fiscal year, 3,368½; shares issued during year, 984½; shares
canceled (matured, 37) during year, 571½; shares in force at close of year, 3,782½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 5-12 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PAVONIA BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated May 1, 1885.

Commenced business June 1, 1885.

*President, JOHN C. MEHARG.**Secretary, D. D. CLARK.**Treasurer, JOHN T. McLAUGHLIN.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$156,900 00	Due installment shareholders—	
Loans on shares of association....	4,240 00	dues	\$119,748 50
Cash deposited in bank.....	2,811 86	Due installment shareholders—	
Interest due and unpaid.....	2,229 16	profits apportioned	26,080 69
		Due on shares lapsed or forfeited.	53 50
		Unearned gross premiums.....	5,994 42
		Borrowed money	8,000 00
		Surplus or undivided profits.....	6,303 91
Total asstts	\$166,181 02	Total liabilities	\$166,181 02

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$22,200 00
year	\$595 62	Loaned on shares.....	1,975 00
Dues on installment shares.....	27,541 50	Dues repaid on withdrawal.....	4,850 00
Interest	7,065 71	Profits or interest on withdrawal.	318 35
Installment premiums	342 30	Matured shares	13,000 00
Gross premium	1,728 00	Borrowed money	38,500 00
Fines	1 80	Interest on borrowed money.....	498 52
Admission or membership fees....	26 50	Salaries or other compensation of	
Mortgage loans repaid.....	3,000 00	officers, \$850.00; auditors, \$50.00..	900 00
Mortgage loans canceled by ma-		Rent	108 00
tured shares	6,200 00	Advertising, stationery, printing,	
Stock loans repaid.....	1,310 00	postage, light and fuel.....	155 67
Real estate sold.....	105 97	Cash in bank at end of year.....	2,811 86
Money borrowed	37,400 00		
Total receipts	\$85,317 40	Total disbursements	\$85,317 40

Description, local. Plan, serial; premium plan, gross and installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 230; membership at end of year, 243. Borrowing members, 54, holding 770 shares; non-borrowing members, 189, holding 1,486 shares.

Shares in force at beginning of fiscal year, 2,121; shares issued during year, 356; shares canceled (matured, 65) during year, 221; shares in force at close of year, 2,256.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 8 per cent. (gross) and 1 3-10 per cent. per annum; on stock (book) loans, 2 per cent. (gross) and 2 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,

HARRISON.

Incorporated August 12, 1873.

Commenced business September, 1873.

President, GEORGE W. SMITH.

Secretary, JOSEPH A. RIORDAN.

Treasurer, THOMAS E. GLEESON.

FINANCIAL CONDITION SEPTEMBER 19, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$1,076,900 00	Due installment shareholders—	
Loans on shares of association...	8,900 00	dues	\$858,381 00
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		profits apportioned	209,047 74
due association	4,393 34	Unearned gross premiums.....	21,393 87
Real estate sold under contract...	22,843 53	Balance payable on loans made...	1,968 00
Furniture and fixtures.....	400 00	Borrowed money	27,934 99
Installments due and unpaid.....	3,784 50	Surplus or undivided profits.....	11 95
Interest, and fines due and unpaid	1,269 15		
Taxes, insurance, etc., advanced			
for borrowers	247 03		
Total assets	\$1,118,737 55	Total liabilities	\$1,118,737 55

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 19, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$192,930 00	Loaned on mortgages.....	\$178,567 33
Interest	58,086 46	Loaned on shares.....	4,200 00
Gross premium	5,859 91	Dues repaid on withdrawal.....	110,186 50
Fines	1,643 50	Profits or interest on withdrawal.	21,229 72
Mortgage loans repaid.....	167,200 00	Matured shares	153,650 00
Mortgage loans canceled by ma-		Borrowed money	24,526 75
tured shares	31,750 00	Interest on borrowed money.....	303 27
Mortgage loans canceled by fore-		Real estate acquired under fore-	
closure or deed	4,000 00	closure or in settlement of debts	
Stock loans repaid.....	2,200 00	due association	4,393 34
Stock loans canceled by matured		Taxes, repairs and insurance (not	
shares	900 00	chargeable to borrowers).....	2,210 80
Real estate sold—installments....	12,285 49	Salaries or other compensation	
Money borrowed	27,934 99	of officers, \$2,500.00; auditors,	
Taxes, insurance, etc., advanced,		\$120.00; clerks, \$36.00; other office	
repaid	292 73	employees, \$96.00	2,752 00
		Rent	144 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	310 14
		Premiums rebated on loans re-	
		turned	2,609 23
Total receipts	\$505,083 08	Total disbursements	\$505,083 08

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 2,101; membership at end of year, 2,066. Borrowing members, 511, holding 5,726 shares; non-borrowing members, 1,555, holding 9,206½ shares.

Shares in force at beginning of fiscal year, 15,167¼; shares issued during year, 2,768; shares canceled (matured, 768¼) during year, 3,002¾; shares in force at close of year, 14,932½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3¼ per cent.; on stock (book) loans, 3¼ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

PHOENIX LOAN AND BUILDING ASSOCIATION,
JERSEY CITY.

Incorporated January 2, 1884.

Commenced business January 4, 1884.

*President, FRANK O. COLE.**Secretary, WALTER H. CLARKE.**Treasurer, WILLIAM F. BATT.*

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$231,700 00	Due installment shareholders—	
Loans on shares of association...	3,855 00	dues	\$198,922 00
Cash deposited in bank.....	14,270 01	Due installment shareholders—	
Real estate sold under contract...	1,600 00	profits apportioned	53,170 76
Installments due and unpaid.....	250 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	27 00
and unpaid	518 19	Surplus or undivided profits.....	73 44
Total assets	\$252,193 20	Total liabilities	\$252,193 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$18,300 00
year	\$512 48	Loaned on shares.....	2,420 00
Dues on installment shares.....	39,379 00	Dues repaid on withdrawal.....	12,092 00
Interest	11,916 61	Profits or interest on withdrawal.	1,896 28
Installment premiums	1,783 88	Matured shares	21,000 00
Fines	173 30	Borrowed money	3,950 00
Admission or membership fees...	23 00	Interest on borrowed money.....	14 73
Mortgage loans repaid.....	14,900 00	Real estate acquired under fore-	
Mortgage loans canceled by ma-		closure or in settlement of	
tured shares	1,000 00	debts due association.....	2,000 00
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed.....	2,000 00	rowers and on real estate sold	
Stock loans repaid.....	550 00	under contract	245 26
Real estate sold—contract.....	700 00	Salaries or other compensation of	
Money borrowed	3,950 00	officers, \$25.00; directors, \$44.-	
		00; auditors, \$30.00.....	599 00
		Rent	36 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	43 99
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	14,270 01
Total receipts	\$76,888 27	Total disbursements	\$76,888 27

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 242; membership at end of year, 256. Borrow-
ing members, 62, holding 1,866 shares; non-borrowing members, 194, holding 1,748 shares.

Shares in force at beginning of fiscal year, 2,884; shares issued during year, 604; shares
canceled (matured, 105) during year, 374; shares in force at close of year, 3,114.

Interest charged borrowing members during year, 5 per cent. on real estate loans and
6 per cent. on stock (book) loans. Average rate of premium on loans granted during the
year: on real estate loans, 1 1-5 per cent. per annum; on stock (book) loans, none.

Administration fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

PROGRESSIVE BUILDING AND LOAN ASSOCIATION,
BAYONNE.

Incorporated September 16, 1902. Commenced business October 1, 1902.

President, PETER STILLWELL.

Secretary, FRANK I. MCFARLAN.

Treasurer, CHARLES A. CALLIER.

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$173,200 00	Due installment shareholders—	
Loans on shares of association...	11,915 00	dues	\$138,948 00
Cash deposited in bank.....	766 40	Due installment shareholders—	
Furniture and fixtures.....	58 00	profits apportioned	31,658 45
Installments due and unpaid.....	2,023 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	371 72
and unpaid	816 49	Due on shares lapsed or forfeited	326 05
Taxes, insurance, etc., advanced		Borrowed money	17,000 00
for borrowers	37 40	Reserve account	512 07
Total assets	\$188,816 29	Total liabilities	\$188,816 29

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$43,600 00
ginning of year.....	\$2,698 38	Loaned on shares.....	7,240 00
Dues on installment shares.....	34,067 00	Dues repaid on withdrawal.....	12,282 00
Interest	10,298 39	Profits or interest on withdrawal.	1,271 87
Installment premiums	1,390 80	Borrowed money	24,000 00
Fines	203 65	Interest on borrowed money.....	981 83
Transfer fees	2 50	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	15,000 00	rowers	13 00
Stock loans repaid	4,290 00	Salaries or other compensation of	
Money borrowed	23,000 00	officers	586 65
Total receipts	\$90,950 72	Rent	25 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	129 67
		Premium on officers' bonds.....	10 00
		State examination and filing an-	
		nuual reports and affidavits.....	22 25
		Safe deposit box rent.....	20 00
		County League dues	2 00
		Cash in bank at end of year.....	766 40
		Total disbursements	\$90,950 72

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 333; membership at end of year, 373. Borrow-
ing members, 98, holding 1,012 shares; non-borrowing members, 275, holding 1,776 shares.

Shares in force at beginning of fiscal year, 2,619; shares issued during year, 559; shares
canceled (matured, none) during year, 390; shares in force at close of year, 2,788.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 9-10 per cent, per annum; on stock
(book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

SECURITY BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated October 26, 1887.

Commenced business December, 1887.

*President, JOHN S. STRONG.**Secretary, O. H. LOHSEN.**Treasurer, C. H. CLARK.*

FINANCIAL CONDITION DECEMBER 13, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$131,600 00	Due installment shareholders—	
Loans on shares of association....	1,070 00	dues	\$108,259 00
Cash deposited in bank.....	187 59	Due installment shareholders—	
Taxes, insurance, etc., advanced		profits apportioned	23,209 14
for borrowers	110 55	Borrowed money	1,500 00
Total assets	\$132,968 14	Total liabilities	\$132,968 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 13, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$29,400 00
year	\$2,291 25	Loaned on shares.....	701 25
Dues on installment shares.....	25,316 00	Dues repaid on withdrawal.....	10,431 00
Interest	5,127 47	Profits or interest on withdrawal.	575 91
Gross premium	941 48	Matured shares	10,800 00
Fines	58 70	Borrowed money	27,500 00
Admission or membership fees....	24 50	Interest on borrowed money....	122 90
Mortgage loans repaid.....	12,400 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	93 75
tured shares	4,800 00	Salaries or other compensation of	
Stock loans repaid	601 25	officers	550 00
Money borrowed	29,000 00	Rent	60 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	138 25
		Cash in bank at end of year.....	187 59
Total receipts	\$80,560 65	Total disbursements	\$80,560 65

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 204; membership at end of year, 216. Borrowing members, 38, holding 574 shares; non-borrowing members, 178, holding 1,547 shares.

Shares in force at beginning of fiscal year, 2,139; shares issued during year, 501; shares canceled (matured, 30) during year, 519; shares in force at close of year, 2,121.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 1-5 per cent. per annum; on stock (book) loans, 1 1-5 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

STUYVESANT BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated May 5, 1909.

Commenced business May 17, 1909.

President, MICHAEL J. SEXTON.*Secretary*, WALTER SIMMONS.*Treasurer*, WALTER E. SIMONS.

FINANCIAL CONDITION MAY 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$25,600 00	Due installment shareholders—dues	\$15,771 00
Loans on shares of association...	150 00	Due installment shareholders—profits apportioned	810 65
Cash deposited in bank.....	334 28	Due installment shareholders—advance payments	238 73
Furniture and fixtures.....	108 90	Due on shares lapsed or forfeited	299 69
Installments due and unpaid.....	381 00	Due prepaid or paid-up shareholders—subscriptions	4,000 00
Interest and premium due and unpaid	47 94	Balance payable on loans made..	1,336 00
		Borrowed money	4,150 00
		Interest accrued on borrowed money	16 05
Total assets	\$26,622 12	Total liabilities	\$26,622 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$301 98	Loaned on mortgages.....	\$17,064 00
Dues on installment shares.....	11,503 50	Loaned on shares.....	530 00
Subscriptions on prepaid or paid-up shares	6,600 00	Dues repaid on withdrawal.....	2,197 75
Interest	993 33	Profits or interest on withdrawal.	10 85
Installment premiums	389 86	Prepaid or paid-up shares.....	3,400 00
Fines	8 66	Interest or dividends on prepaid or paid-up shares.....	160 62
Transfer fees	1 25	On shares lapsed or forfeited....	2 50
Admission or membership fees...	34 50	Borrowed money	10,060 00
Stock loans repaid.....	380 00	Interest on borrowed money....	52 39
Money borrowed	14,000 00	Salaries or other compensation of officers, \$156.25; auditors, \$6.00..	162 25
Pass-books	1 50	Rent	110 00
		Advertising, stationery, printing, postage, light and fuel.....	90 19
		Premium on officers' bonds.....	9 00
		State examination and filing annual report	21 00
		Unearned premium returned.....	2 75
		Miscellaneous expenses	17 00
		Cash in bank at end of year.....	334 23
Total receipts	\$34,214 58	Total disbursements	\$34,214 58

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 124; membership at end of year, 155. Borrowing members, 10, holding 137 shares; non-borrowing members, 145, holding 778 shares.

Shares in force at beginning of fiscal year, 691; shares issued during year, 412; shares canceled (matured, none) during year, 188; shares in force at close of year, 915.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 17-50 per cent. per annum; on stock (book) loans, 1 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

TOWN OF UNION BUILDING AND LOAN ASSOCIATION,
TOWN OF UNION.

Incorporated October 6, 1888. Commenced business December 26, 1888.

President, FREDERICK G. LOEFFLER. *Secretary*, FREDERICK C. HANSEN.

Treasurer, AUGUST HOPPE.

FINANCIAL CONDITION DECEMBER 27, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$419,240 00	Due installment shareholders—	
Loans on shares of association...	24,110 00	dues	\$360,288 00
Cash deposited in bank.....	12,289 53	Due installment shareholders—	
Installments due and unpaid....	1,161 00	profits apportioned	97,783 16
Interest, premium and fines due		Surplus or undivided profits.....	230 25
and unpaid	1,500 88		
Total assets	\$458,301 41	Total liabilities	\$458,301 41

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 27, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$88,350 00
year	\$9,871 16	Loaned on shares.....	19,365 00
Dues on installment shares.....	81,294 00	Dues repaid on withdrawal.....	32,142 00
Interest	20,431 36	Profits or interest on withdrawal.	7,033 25
Installment premiums	8,710 82	Matured shares	30,518 56
Fines	492 36	Borrowed money	16,000 00
Transfer fees	8 50	Interest on borrowed money.....	168 89
Admission or membership fees...	64 50	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	51,960 00	chargeable to borrowers).....	124 77
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	4,300 00	officers, \$1,700.00; auditors, \$60.00	1,760 00
Stock loans repaid	11,230 00	Rent	240 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	2,220 00	postage, light and fuel.....	135 65
Real estate sold	1,500 00	State examination	20 00
Money borrowed	16,000 00	Cash in bank at end of year.....	12,289 53
Taxes, insurance, etc., advanced,			
repaid	64 95		
Total receipts	\$208,147 65	Total disbursements	\$208,147 65

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 752; membership at end of year, 791. Borrow-
ing members, 173, holding 1,680 shares; non-borrowing members, 618, holding 4,849 shares.

Shares in force at beginning of fiscal year, 6,094; shares issued during year, 1,241; shares
canceled (matured, 152) during year, 806; shares in force at close of year, 6,529.

Interest charged borrowing members during year, 4½ per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3 per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

UNION BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated March 24, 1890.

Commenced business May, 1890.

President, JOHN F. KLUMPP.

Secretary, CHARLES E. ASTEN.

Treasurer, WILLIAM C. KORTL.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$138,500 00	Due installment shareholders—	
Loans on shares of association...	3,940 00	dues	\$119,388 00
Cash deposited in bank.....	133 87	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	25,565 10
closure or in settlement of debts		Due installment shareholders—	
due association	2,800 00	advance payments	406 87
Real estate sold under contract...	3,000 00	Borrowed money	3,000 00
Installments due and unpaid.....	134 00	Real estate under contract.....	140 00
Interest and premium due and		Reserve fund	73 12
unpaid	47 22		
Taxes, insurance, etc., advanced			
for borrowers	18 00		
Total assets	\$148,573 09	Total liabilities	\$148,573 09

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$33,400 00
year	\$14,817 96	Loaned on shares.....	1,775 00
Dues on installment shares.....	25,793 00	Dues repaid on withdrawal.....	15,887 00
Interest	5,876 34	Profits or interest on withdrawal.	4,186 12
Installment premiums	1,364 32	Borrowed money	3,000 00
Fines	29 30	Interest on borrowed money.....	20 83
Transfer fees	1 25	Real estate acquired under fore-	
Admission or membership fees...	14 00	closure or in settlement of debts	
Mortgage loans repaid.....	3,000 00	due association	5,037 56
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed.....	4,800 00	chargeable to borrowers).....	878 00
Stock loans repaid	3,130 00	Salaries or other compensation of	
Money borrowed	6,000 00	officers	450 00
Reserve fund	73 02	Rent	43 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	65 81
		Safe deposit box rent.....	10 00
		Moving expenses	11 00
		Filing annual report.....	1 00
		Cash in bank at end of year.....	133 87
Total receipts	\$64,899 19	Total disbursements	\$64,899 19

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 185; membership at end of year, 178. Borrowing members, 39, holding 792 shares; non-borrowing members, 139, holding 1,333 shares.

Shares in force at beginning of fiscal year, 2,200; shares issued during year, 231; shares canceled (matured, none) during year, 306; shares in force at close of year, 2,125.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 1-50 per cent. per annum; on stock (book) loans, 2 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 2.

WASHINGTON BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated March 29, 1887.

Commenced business June 15, 1887.

*President, ROBERT PHILIPPS.**Secretary, SAMUEL DRAYTON.**Treasurer, WILLIAM H. FORSHAY.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$336,256 91	Due installment shareholders—	
Loans on shares of association ..	3,835 00	dues	\$249,483 00
Cash deposited in bank	218 97	Due installment shareholders—	
Furniture and fixtures	100 00	profits apportioned	68,148 69
Installments due and unpaid	3,674 00	Due installment shareholders—	
Interest and premium due and		advance payments	898 05
unpaid	2,554 31	Due on shares lapsed or forfeited.	39 20
		Borrowed money	26,450 00
		Reserve fund	1,620 25
Total assets	\$346,639 19	Total liabilities	\$346,639 19

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements:	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$50,000 00
year	\$84 65	Loaned on shares	1,805 00
Dues on installment shares	53,212 00	Dues repaid on withdrawal	8,713 00
Interest	14,866 11	Profits or interest on withdrawal.	678 58
Installment premiums	4,079 69	Matured shares	14,200 00
Fines	198 89	Borrowed money	43,600 00
Admission or membership fees ..	39 25	Interest on borrowed money	1,373 68
Mortgage loans repaid	14,643 09	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$860.00; directors, \$24.00;	
tured shares	6,400 00	auditors, \$15.00; clerks, \$60.00 ..	959 00
Stock loans repaid	2,990 00	Rent	61 00
Money borrowed	25,250 00	Advertising, stationery, printing,	
Reserve fund	175 18	postage, light and fuel	102 20
		Furniture	100 00
		Profit and loss	127 43
		Cash in bank at end of year	218 97
Total receipts	\$121,938 86	Total disbursements	\$121,938 86

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 487; membership at end of year, 510. Borrowing
members, 214, holding 1,695 shares; non-borrowing members, 296, holding 3,085 shares.

Shares in force at beginning of fiscal year, 4,301; shares issued during year, 761; shares
canceled (matured, 71) during year, 282; shares in force at close of year, 4,780.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock
(book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

WEEHAWKEN BUILDING AND LOAN ASSOCIATION,
TOWN OF UNION.

Incorporated August 20, 1907. Commenced business November 1, 1907.

President, ALBERT C. EPPINGER.

Secretary, JOHN MAUS.

Treasurer, JOHN C. WATSON.

FINANCIAL CONDITION OCTOBER 24, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$33,400 00	Due installment shareholders—	
Loans on shares of association...	225 00	dues	\$29,766 00
Cash on hand.....	121 50	Due installment shareholders—	
Cash deposited in bank.....	3,013 80	profits apportioned	2,917 79
Installments due and unpaid.....	301 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	16 00
and unpaid	133 49	Balance payable on loans made...	2,495 00
		Borrowed money	2,000 00
Total assets	\$37,194 79	Total liabilities	\$37,194 79

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 24, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$14,105 00
ginning of year	\$1,460 79	Loaned on shares.....	225 00
Dues on installment shares.....	12,350 00	Dues repaid on withdrawal.....	2,361 00
Interest	1,218 70	Profits or interest on withdrawal.	79 16
Installment premiums	706 50	Borrowed money	2,500 00
Fines	117 47	Interest on borrowed money.....	34 25
Transfer fees	6 00	Salaries or other compensation of	
Admission or membership fees...	16 50	officers	175 00
Mortgage loans repaid.....	4,300 00	Rent	30 00
Stock loans repaid.....	100 00	Advertising, stationery, printing,	
Money borrowed	2,500 00	postage, light and fuel.....	90 25
Appraisal fees	42 00	Repaid check returned.....	83 00
		Cash on hand and in bank at end	
		of year	3,135 30
Total receipts	\$22,817 96	Total disbursements	\$22,817 96

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 137; membership at end of year, 154. Borrowing members, 12, holding 199 shares; non-borrowing members, 142, holding 916 shares.

Shares in force at beginning of fiscal year, 993½; shares issued during year, 241½; shares canceled (matured, none) during year, 120; shares in force at close of year, 1,115.

Interest charged borrowing members during year, 4½ per cent. on real estate loans; 6 per cent. on stock (book) loans. Average rate of premium on loans granted during the year: on real estate loans, 2 7-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

WEST BERGEN BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated December 28, 1890. Commenced business January 11, 1892.

President, CYRUS J. SAFFORD.

Secretary, WALTER A. H. EDGAR.

Treasurer, GIFFORD B. MCKAY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$18,300 00	Due installment shareholders—	
Loans on shares of association....	574 00	dues	\$20,017 20
Cash deposited in bank.....	2,066 01	Due installment shareholders—	
Installments due and unpaid.....	1,692 70	profits apportioned	2,568 20
Interest and premium due and		Due on shares lapsed or forfeited.	77 31
unpaid	373 26	Surplus or undivided profits.....	373 26
Taxes, insurance, etc., advanced			
for borrowers	30 00		
Total assets	\$23,035 97	Total liabilities	\$23,035 97

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$900 00
year	\$19 35	Loaned on shares.....	679 00
Dues on installment shares.....	8,641 05	Dues repaid on withdrawal.....	4,311 75
Interest	830 73	Profits or interest on withdrawal.	131 22
Installment premiums	364 96	On shares lapsed or forfeited.....	146 75
Fines	49 62	Borrowed money	3,175 00
Transfer fees	1 25	Interest on borrowed money.....	79 54
Admission or membership fees....	17 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	1,200 00	rowers and on real estate sold	
Stock loans repaid.....	530 00	under contract	30 00
Money borrowed	50 00	Salaries or other compensation of	
Forfeited shares	77 31	officers	150 00
		Rent	52 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	60 00
		Cash in bank at end of year.....	2,066 01
Total receipts	\$11,781 27	Total disbursements	\$11,781 27

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 145; membership at end of year, 127. Borrowing members, 9, holding 94 shares; non-borrowing members, 118, holding 633 shares.

Shares in force at beginning of fiscal year, 804; shares issued during year, 214; shares canceled (matured, none) during year, 291; shares in force at close of year, 727.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 3-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

WEST HOBOKEN BUILDING AND LOAN ASSOCIATION,
WEST HOBOKEN.

Incorporated April 19, 1910.

Commenced business July 1, 1910.

President, LOUIS A. MENEGAUX.*Secretary*, HAIG SIMSARIAN.*Treasurer*, ELLIOTT J. TOMLINSON.

FINANCIAL CONDITION JULY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$5,000 00	Due installment shareholders—	
Cash deposited in bank	1,058 62	dues	\$6,534 00
Installments due and unpaid	453 00	Due installment shareholders—	
Books, etc.	111 38	advance payments	89 00
Total assets	\$6,623 00	Total liabilities	\$6,623 00

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$6,234 00	Loaned on mortgages	\$5,000 00
Interest	91 90	Dues repaid on withdrawal	64 00
Fines	8 65	Advertising, stationery, printing,	
Admission or membership fees ..	26 00	postage, light and fuel	237 93
Total receipts	\$6,360 55	Cash in bank at end of year	1,058 62
		Total disbursements	\$6,360 55

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 108. Borrowing members, 2, holding 25 shares; non-borrowing members, 106, holding 691 shares.

Shares issued during year, 728; shares canceled (matured, none) during year, 12; shares in force at close of year, 716.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

WEST HUDSON BUILDING AND LOAN ASSOCIATION,
KEARNY.

Incorporated February 13, 1906. Commenced business April 10, 1906.

President, ARCHIBALD MACARTHUR. Secretary, THOMAS J. THOMPSON.

Treasurer, FRANKLIN P. SHAAK.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$60,540 00	Due installment shareholders—	
Loans on shares of association...	290 00	dues	\$47,748 00
Cash deposited in bank.....	61 76	Due installment shareholders—	
Installments due and unpaid.....	261 81	profits apportioned	7,490 23
Interest and fines due and unpaid	18 27	Due installment shareholders—	
		advance payments	25 00
		Balance payable on loans made..	2,149 40
		Borrowed money	3,500 00
		Surplus or undivided profits.....	7 21
		Salaries and rent unpaid.....	252 00
Total assets	\$61,171 84	Total liabilities	\$61,171 84

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$31,080 00
year	\$107 75	Loaned on shares.....	263 75
Dues on installment shares.....	18,209 46	Dues repaid on withdrawal.....	2,901 16
Interest	3,187 51	Profits or interest on withdrawal.	96 13
Gross premium	1,447 20	Borrowed money	46,005 00
Fines	248 11	Interest on borrowed money.....	173 83
Transfer fees	4 25	Salaries or other compensation of	
Mortgage loans repaid.....	9,229 40	officers, \$200.00; directors, \$13.00;	
Stock loans repaid.....	370 00	auditors, \$21.00	234 00
Money borrowed	48,105 00	Rent	36 00
Personal property	12 75	Advertising, stationery, printing,	
		postage, light and fuel.....	28 05
		Bonds and expenses.....	38 64
		Personal property	3 11
		Cash in bank at end of year.....	61 76
Total receipts	\$80,921 43	Total disbursements	\$80,921 43

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 263; membership at end of year, 329. Borrowing members, 27, holding 260½ shares; non-borrowing members, 302, holding 1,306 shares.

Shares in force at beginning of fiscal year, 1,242; shares issued during year, 519½; shares canceled (matured, none) during year, 195; shares in force at close of year, 1,566½.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 4 16-25 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 1.

WEST SIDE BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated March 2, 1896. Commenced business February 24, 1896.

President, WISCONSIN JACKSON.

Secretary, FRANCIS GORMLEY.

Treasurer, GEORGE H. HUNT.

FINANCIAL CONDITION FEBRUARY 27, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$324,400 00	Due installment shareholders—	
Loans on shares of association....	6,177 50	dues	\$240,283 25
Cash deposited in bank.....	85 77	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	61,826 25
closure or in settlement of debts		Due installment shareholders—	
due association	1,179 00	advance payments	154 60
Real estate otherwise acquired....	4,665 82	Due on shares lapsed or forfeited	32 25
Furniture and fixtures.....	200 00	Due prepaid or paid-up share-	
Interest and premium due and		holders—subscriptions	20,400 00
unpaid	4,774 57	Due shareholders—matured shares	
Taxes, insurance, etc., advanced		Balance payable on loans made ..	2,025 00
for borrowers	12 96	Borrowed money	15,000 00
Arrearages on matured shares....	1,500 12	Surplus or undivided profits.....	141 16
		Cash over	18 00
Total assets	\$342,995 74	Total liabilities	\$342,995 74

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 27, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$44,772 00
year	\$30 46	Loaned on shares.....	5,579 50
Dues on installment shares.....	66,014 25	Dues repaid on withdrawal.....	25,615 25
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	4,121 96
up shares	11,650 00	Prepaid or paid-up shares.....	15,200 00
Interest	15,424 86	Interest or dividends on prepaid	
Installment premiums	6,114 21	or paid-up shares.....	1,233 75
Fines	59 13	On shares lapsed or forfeited....	89 00
Admission or membership fees....	83 25	Matured shares	41,703 14
Mortgage loans repaid.....	28,300 00	Borrowed money	53,600 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	969 15
tured shares	16,400 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed	5,100 00	due association	5,844 82
Stock loans repaid.....	4,637 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	12 96
shares	1,700 00	Salaries or other compensation of	
Money borrowed	44,000 00	officers, \$950.00; directors, \$400.-	
Forfeited shares	17 00	00; auditors, \$45.00.....	1,395 00
Arrearages on matured shares....	3,936 76	Rent	150 00
Cash over	18 00	Advertising, stationery, printing,	
		postage, light and fuel.....	93 95
		Rebate on dues paid in advance..	28 13
		Arrearages on matured shares....	2,990 54
		Cash in bank at end of year.....	85 77
Total receipts	\$203,484 92	Total disbursements	\$203,484 92

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 634; membership at end of year, 699. Borrow-
ing members, 150, holding 1,697 shares; non-borrowing members, 549, holding 3,487 shares.

Shares in force at beginning of fiscal year, 4,833; shares issued during year, 1,405; shares
canceled (matured, 217) during year, 1,054; shares in force at close of year, 5,184.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 2 17-50 per cent. per annum; on
stock (book) loans, 1 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

WOODLAWN BUILDING AND LOAN ASSOCIATION,
JERSEY CITY.

Incorporated December 15, 1896. Commenced business January 1, 1897.

Vice President, JAMES STEWART.

Secretary, ADOLPH MOLLER.

Treasurer, WILLIAM S. ROWLAND.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$96,780 00	Due installment shareholders—	
Loans on shares of association....	2,784 00	dues	\$80,558 50
Cash deposited in bank.....	97 08	Due installment shareholders—	
Furniture and fixtures.....	140 00	profits apportioned	17,656 73
Installments due and unpaid.....	566 25	Due installment shareholders—	
Interest and premium due and		advance payments	164 31
unpaid	312 21	Due prepaid or paid-up sharehold-	
		ers—subscriptions	2,300 00
Total assets.....	\$100,679 54	Total liabilities	\$100,679 54

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$37,530 00
year	\$2,902 32	Loaned on shares.....	4,099 00
Dues on installment shares.....	28,357 75	Dues repaid on withdrawal.....	9,070 75
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,012 97
up shares	1,300 00	Prepaid or paid-up shares.....	3,100 00
Interest	5,014 62	Interest or dividends on prepaid	
Installment premiums	1,781 24	or paid-up shares.....	228 33
Fines	37 49	Matured shares	4,200 00
Transfer fees	4 50	Borrowed money	45,800 00
Admission or membership fees....	70 00	Interest on borrowed money.....	552 01
Mortgage loans repaid.....	15,200 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$490.00; auditors, \$30.00;	
tured shares	1,600 00	clerks, \$63.00	583 00
Stock loans repaid.....	3,303 00	Rent	180 00
Stock loans canceled by matured		Advertising, stationery, printing,	
shares	900 00	postage, light and fuel.....	58 99
Money borrowed	45,800 00	State examination and filing an-	
Profits on withdrawals.....	380 16	nuual report	21 00
All other	2 10	Premium on officers' bonds.....	10 00
		Safe	100 00
		Miscellaneous	20 05
		Cash in bank at end of year.....	97 08
Total receipts	\$106,663 18	Total disbursements	\$106,663 18

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 264; membership at end of year, 331. Borrowing members, 63, holding 609 shares; non-borrowing members, 268, holding 1,548 shares.

Shares in force at beginning of fiscal year, 1,794; shares issued during year, 806; shares canceled (matured, 21) during year, 443; shares in force at close of year, 2,157.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent. per annum; on stock (book) loans, 1 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CENTENNIAL BUILDING AND LOAN ASSOCIATION,

LAMBERTVILLE.

Incorporated May 22, 1876.

Commenced business May 19, 1876.

President, JOHN C. MOORE.

Secretary, JOSEPH AKERS.

Treasurer, F. W. VANHART.

FINANCIAL CONDITION MAY 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$372,789 43	Due installment shareholders—dues	\$330,132 00
Loans on shares of association....	7,200 00	Due installment shareholders—profits apportioned	75,563 00
Bonds owned	12,680 00	Due shareholders—matured shares	200 75
Cash deposited in bank.....	11,317 54		
Furniture and fixtures.....	198 25		
Installments due and unpaid.....	357 00		
Interest and fines due and unpaid	1,346 73		
Taxes, insurance, etc., advanced for borrowers	6 80		
Total assets	\$405,895 75	Total liabilities	\$405,895 75

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$4,139 24	Loaned on mortgages.....	\$34,200 00
Dues on installment shares.....	57,380 00	Loaned on shares.....	3,000 00
Interest	23,162 64	Dues repaid on withdrawal.....	15,125 00
Gross premium	160 53	Profits or interest on withdrawal.....	2,158 57
Fines	262 44	Matured shares	59,221 25
Admission or membership fees....	137 00	Interest accrued on matured shares	8 00
Mortgage loans repaid.....	22,300 00	Borrowed money	10,000 00
Mortgage loans canceled by matured shares	22,000 00	Interest on borrowed money.....	97 07
Stock loans repaid.....	1,600 00	Taxes, repairs and insurance (not chargeable to borrowers).....	5,008 94
Stock loans canceled by matured shares	200 00	Salaries or other compensation of officers, \$800.00; auditors, \$15.00; clerks, \$24.00	839 00
Real estate sold.....	800 00	Rent	150 00
Money borrowed	9,000 00	Advertising, stationery, printing, postage, light and fuel.....	50 68
Taxes refunded	114 00	Interest refunded	27 00
		Premium on officers' bonds.....	32 00
		Collection and cancellation expense	10 80
		Filing annual report.....	1 00
		Appraisal committee	9 00
		Cash in bank at end of year.....	11,317 54
Total receipts	\$141,255 85	Total disbursements	\$141,255 85

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 746; membership at end of year, 746. Borrowing members, 195, holding 1,922 shares; non-borrowing members, 551, holding 2,608 shares.

Shares in force at beginning of fiscal year, 4,511; shares issued during year, 547; shares canceled (matured, 295) during year, 528; shares in force at close of year, 4,530.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 43-100 per cent; on stock (book) loans, 27-100 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HIGH BRIDGE BUILDING AND LOAN ASSOCIATION, HIGH BRIDGE.

Incorporated July 19, 1907.

Commenced business July 22, 1907.

President, PERCIVAL CHRYSTIE.

Secretary, H. L. STAPLES.

Treasurer, A. L. BEAVERS.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$34,375 00	Due installment shareholders—	
Cash deposited in bank.....	4 55	dues	\$30,792 50
Installments due and unpaid.....	557 00	Due installment shareholders—	
Interest due and unpaid.....	20 42	profits apportioned	2,902 47
		Due installment shareholders—	
		advance payments	62 00
		Borrowed money	1,200 00
Total assets	\$34,956 97	Total liabilities	\$34,956 97

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$7,400 00
year	\$17 50	Dues repaid on withdrawal.....	4,577 85
Dues on installment shares.....	9,311 00	Profits or interest on withdrawal.	157 62
Interest	1,579 55	Borrowed money	1,607 36
Fines	20 75	Interest on borrowed money.....	100 36
Transfer fees	75	Salaries or other compensation of	
Admission or membership fees...	20 00	officers	150 00
Mortgage loans repaid.....	300 00	Rent	8 64
Money borrowed	2,758 00	Appraisal fees	12 00
Appraisal fees	9 00	Premium on officers' bonds.....	12 00
Overpayments of withdrawals.....	13 83	Cash in bank at end of year.....	4 55
Total receipts	\$14,030 38	Total disbursements	\$14,030 38

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 202; membership at end of year, 178. Borrowing members, 19, holding 358 shares; non-borrowing members, 159, holding 1,199 shares.

Shares in force at beginning of fiscal year, 1,668; shares issued during year, 150; shares canceled (matured, none) during year, 261; shares in force at close of year, 1,557.

Interest charged borrowing members during year, 5 per cent.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CAPITOL BUILDING AND LOAN ASSOCIATION,
TRENTON.

Incorporated March 8, 1907.

Commenced business April 15, 1907.

President, HOWARD H. MAXFIELD.

Secretary, FRANK VLIET.

Treasurer, CHARLES W. ERB.

FINANCIAL CONDITION APRIL 15, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$70,050 00	Due installment shareholders—	
Loans on shares of association ..	2,208 00	dues	\$65,678 00
Cash deposited in bank	10 25	Due installment shareholders—	
Furniture and fixtures	24 00	profits apportioned	6,765 65
Installments due and unpaid	261 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	149 00
and unpaid	14 40		
Stationery	25 00		
Total assets	\$72,592 65	Total liabilities	\$72,592 65

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 15, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$22,750 00
year	\$29 19	Loaned on shares	1,741 00
Dues on installment shares	31,758 00	Dues repaid on withdrawal	8,355 00
Interest	3,777 95	Profits or interest on withdrawal.	276 29
Installment premiums	213 53	Borrowed money	10,575 00
Fines	127 61	Interest on borrowed money	128 91
Transfer fees	1 75	Salaries or other compensation of	
Admission or membership fees ..	119 90	officers, \$210.00; auditors, \$15.00.	225 00
Stock loans repaid	1,033 00	Rent	49 50
Money borrowed	7,125 00	Advertising, stationery, printing,	
		postage	47 98
		Safe deposit box rent	3 00
		State League dues	5 00
		Premium on officers' bonds	13 00
		Filing annual report	1 00
		Cash in bank at end of year	10 25
Total receipts	\$44,185 93	Total disbursements	\$44,185 93

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 289; membership at end of year, 401. Borrowing members, 45, holding 461½ shares; non-borrowing members, 356, holding 2,096 shares.

Shares in force at beginning of fiscal year, 1,787½; shares issued during year, 1,316; shares canceled (matured, none) during year, 546; shares in force at close of year, 2,557½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, 2 per cent. per annum.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CITIZENS' BUILDING AND LOAN ASSOCIATION,
HIGHTSTOWN.

Incorporated December 13, 1900. Commenced business January 1, 1901.

President, J. P. JOHNSON.

Secretary, CHARLES E. STULTS.

Treasurer, JOHN E. ALLEN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$65,644 24	Due installment shareholders—	
Loans on shares of association ..	11,245 00	dues	\$61,783 00
Cash deposited in bank	382 87	Due installment shareholders—	
Furniture and fixtures	20 00	profits apportioned	15,694 16
Interest accrued	185 05		
Total assets	\$77,477 16	Total liabilities	\$77,477 16

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$5,820 00
year	\$269 69	Loaned on shares	3,150 00
Dues on installment shares	8,289 00	Dues repaid on withdrawal	4,281 00
Interest	3,880 58	Profits or interest on withdrawal ..	732 43
Fines	6 83	Borrowed money	6,285 00
Admission or membership fees ..	10 00	Interest on borrowed money	135 43
Mortgage loans repaid	3,900 00	Salaries or other compensation of	
Stock loans repaid	400 00	officers	150 00
Money borrowed	4,285 00	Rent	25 00
Premium on withdrawal	1 44	Advertising, stationery, printing,	
Total receipts	\$21,042 54	postage, light and fuel	33 30
		Safe deposit box rent	8 00
		Interest on advance payments ..	16 51
		State examination and filing an-	
		ual report and affidavits	23 00
		Cash in bank at end of year	382 87
		Total disbursements	\$21,042 54

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 145; membership at end of year, 111. Borrowing members, 34, holding 310 shares; non-borrowing members, 77, holding 367 shares.

Shares in force at beginning of fiscal year, 695; shares issued during year, 40; shares canceled (matured, none) during year, 58; shares in force at close of year, 677.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MUTUAL BUILDING AND LOAN ASSOCIATION,
TRENTON.

Incorporated November 16, 1908. Commenced business November 23, 1908.

President, WILLIAM B. MADDOCK.

Secretary, W. C. MATLACK.

Treasurer, A. H. WOOD.

FINANCIAL CONDITION NOVEMBER 28, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$28,300 00	Due installment shareholders—	
Loans on shares of association...	175 00	dues	\$20,897 90
Cash deposited in bank.....	287 51	Due installment shareholders—	
Installments due and unpaid.....	274 53	profits apportioned	1,345 02
		Due installment shareholders—	
		advance payments	2,294 12
		Balance payable on loans made...	1,500 00
		Borrowed money	3,000 00
Total assets	\$29,037 04	Total liabilities	\$29,037 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 28, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,400 00
year	\$1,454 09	Loaned on shares.....	175 00
Dues on installment shares.....	14,667 62	Dues repaid on withdrawal.....	1,923 70
Interest	1,205 88	Profits or interest on withdrawal.	27 64
Fines	36 74	On shares lapsed or forfeited....	182 66
Mortgage loans repaid.....	1,800 00	Borrowed money	1,000 00
Money borrowed	4,000 00	Interest on borrowed money.....	40 92
Pass-books	41 25	Advertising, stationery, printing,	
		postage, light and fuel.....	61 40
		Discount on advance dues.....	35 75
		Premium on officers' bonds.....	20 00
		Filing annual report.....	1 00
		Counsel fee	50 00
		Cash in bank at end of year.....	287 51
Total receipts	\$23,205 58	Total disbursements	\$23,205 58

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, 70 cents, payable monthly.

Membership at beginning of fiscal year, 118; membership at end of year, 185. Borrowing members, 14, holding 186 6-7 shares; non-borrowing members, 171, holding 1,793 shares.

Shares in force at beginning of fiscal year, 1,073 6-7; shares issued during year, 1,109; shares canceled (matured, none) during year, 203; shares in force at close of year, 1,979 6-7.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

CARTERET BUILDING AND LOAN ASSOCIATION,
CARTERET.

Incorporated May 4, 1901.

Commenced business June 1, 1901.

President, EDWARD J. HEIL.

Secretary, THOMAS DEVEREAUX.

Treasurer, HANS HANSON.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$23,500 00	Due installment shareholders—	
Loans on shares of association.....	5,325 00	dues	\$21,660 00
Cash deposited in bank.....	301 16	Due installment shareholders—	
Furniture and fixtures.....	55 00	profits apportioned	5,887 35
Installments due and unpaid.....	116 50	Due installment shareholders—	
Interest, premium and fines due		advance payments	25 00
and unpaid	84 95	Unearned gross premiums.....	323 39
Taxes, insurance, etc., advanced		Borrowed money	1,500 00
for borrowers	13 13		
Total assets	\$29,395 74	Total liabilities	\$29,395 74

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,700 00
year	\$4,864 36	Loaned on shares.....	755 00
Dues on installment shares.....	4,681 50	Dues repaid on withdrawal.....	1,338 00
Interest	1,518 97	Profits or interest on withdrawal.	296 71
Installment premiums	42 60	Borrowed money	1,600 00
Fines	28 50	Interest on borrowed money.....	32 93
Admission or membership fees....	31 50	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	800 00	rowers	14 38
Stock loans repaid.....	250 00	Salaries or other compensation of	
Money borrowed	3,100 00	officers	160 00
Taxes, insurance, etc., advanced,		Rent	18 00
repaid	1 25	Advertising, stationery, printing,	
Total receipts	\$15,318 68	postage, light and fuel.....	55 00
		Filing annual report and affi-	
		davits	2 50
		Premium on officers' bonds.....	10 00
		Auditing books	30 00
		State League dues	5 00
		Cash in bank at end of year.....	301 16
		Total disbursements	\$15,318 68

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 67; membership at end of year, 83. Borrowing members, 37, holding 201½ shares; non-borrowing members, 46, holding 182 shares.

Shares in force at beginning of fiscal year, 288; shares issued during year, 121½; shares canceled (matured, none) during year, 26; shares in force at close of year, 383½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-5 per cent, per annum; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CITIZENS' BUILDING AND LOAN ASSOCIATION,

PERTH AMBOY.

Incorporated December 23, 1892.

Commenced business February, 1893.

President, EDWARD R. PIERCE.

Secretary, HARRY CONARD.

Treasurer, HARRY CONARD.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$271,650 00	Due installment shareholders—	
Cash on hand	20 00	dues	\$191,601 13
Cash deposited in bank	37,137 09	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	43,246 66
closure or in settlement of debts		Due installment shareholders—	
due association	8,466 14	advance payments	1,078 00
Real estate sold under contract ..	2,861 00	Due prepaid or paid-up share-	
Furniture and fixtures	100 00	holders—subscriptions	71,300 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	1,949 50
		Surplus or undivided profits	942 14
		Due for appraisals	116 80
		Reserved for contingencies	10,000 00
Total assets	\$320,234 23	Total liabilities	\$320,234 23

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages	\$84,518 79
ginning of year	\$42,491 21	Dues repaid on withdrawal	31,286 53
Dues on installment shares	69,141 18	Profits or interest on withdrawal.	5,485 39
Subscriptions on prepaid or paid-		Prepaid or paid-up shares	9,900 00
up shares	600 00	Interest or dividends on prepaid	
Interest	14,574 73	or paid-up shares	4,217 50
Installment premiums	6,804 50	Matured shares	13,100 00
Transfer fees	3 00	Real estate acquired under fore-	
Admission or membership fees ..	597 25	closure or in settlement of debts	
Rents	318 50	due association	6,100 00
Mortgage loans repaid	49,968 79	Other real estate	1,340 98
Mortgage loans canceled by mat-		Taxes, repairs and insurance (not	
ured shares	300 00	chargeable to borrowers)	470 19
Mortgage loans canceled by fore-		Taxes, insurance, etc., for bor-	
closure or deed	6,100 00	rowers and on real estate sold	
Real estate sold	4,882 73	under contract	208 87
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	34 00	officers, \$679.92; directors, \$120-	
Appraisal fees	180 00	00; auditors, \$45.00; clerks,	
Sundry profits	164 69	\$660.00	1,504 92
		Rent	180 00
		Advertising, stationery, printing,	
		postage, light and fuel	327 82
		Appraisal fees	250 00
		Premium on officers' bonds	80 00
		State examination and filing an-	
		nuual report	21 00
		Legal expenses	11 50
		Cash on hand and in bank at end	
		of year	37,157 09
Total receipts	\$196,160 58	Total disbursements	\$196,160 58

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 784; membership at end of year, 888. Borrowing members, 173, holding 2,758 shares; non-borrowing members, 709, holding 6,026 shares.

Shares in force at beginning of fiscal year, 7,649; shares issued during year, 2,341; shares canceled (matured, 131) during year, 1,206; shares in force at close of year, 8,784.

Interest charged borrowing members during year, 5 1-5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 3-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, 50 cents per member.

Foreclosures during year, 4.

DUNELLEN BUILDING AND LOAN ASSOCIATION,
DUNELLEN.

Incorporated April 11, 1887.

Commenced business April 11, 1887.

*President, CHARLES H. ENGLISH.**Secretary, GEORGE W. DAY.**Treasurer, JOHN W. MOYNIHAN.*

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$153,600 00	Due installment shareholders—	
Loans on shares of association ..	1,550 00	dues	\$106,254 00
Cash deposited in bank	3 75	Due installment shareholders—	
Installments due and unpaid	290 00	profits apportioned	23,005 76
Interest, premium and fines due		Due installment shareholders—	
and unpaid	61 95	advance payments	22 00
Interest accrued	775 75	Borrowed money	26,980 00
		Surplus or undivided profits	7 19
		Account due	12 50
Total assets	\$156,281 45	Total liabilities	\$156,281 45

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$39,600 00
year	\$210 87	Loaned on shares	650 00
Dues on installment shares	27,921 00	Dues repaid on withdrawal	7,657 00
Interest	9,585 86	Profits or interest on withdrawal	934 88
Installment premiums	1,657 83	Matured shares	27,400 00
Fines	37 70	Borrowed money	175,120 00
Transfer fees	1 40	Interest on borrowed money	1,522 48
Admission or membership fees	168 75	Taxes, repairs and insurance (not	
Mortgage loans repaid	18,600 00	chargeable to borrowers)	1,962 44
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	11,400 00	rowers	73 07
Stock loans repaid	250 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$408.00; auditors, \$45.00.	453 00
shares	1,200 00	Advertising, stationery, printing,	
Real estate sold	334 85	postage, light and fuel	95 70
Money borrowed	184,025 00	State examination and filing an-	
Taxes, insurance, etc., advanced,		nual report	21 00
repaid	137 74	Premium on officers' bonds	20 00
All other	12 50	State League expenses	17 00
		Incidental expenses	13 18
		Cash in bank at end of year	3 75
Total receipts	\$255,543 50	Total disbursements	\$255,543 50

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 233; membership at end of year, 265. Borrowing members, 89, holding 1,013 shares; non-borrowing members, 176, holding 1,245 shares.

Shares in force at beginning of fiscal year, 1,908; shares issued during year, 675; shares canceled (matured, 137) during year, 325; shares in force at close of year, 2,253.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 1-5 per cent. per annum; on stock (book) loans, 1 1-5 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HIGHLAND PARK BUILDING AND LOAN ASSOCIATION, HIGHLAND PARK.

Incorporated December 14, 1908. Commenced business December 11, 1908.

President, JAMES B. ARCHER.

Secretary, JAMES A. EDGAR.

Treasurer, ANTHONY J. GEBHARDT.

FINANCIAL CONDITION JANUARY 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$27,050 00	Due installment shareholders—	
Cash deposited in bank.....	610 30	dues	\$21,348 00
Furniture and fixtures.....	54 90	Due installment shareholders—	
Installments due and unpaid.....	131 00	profits apportioned	1,070 92
Interest and fines due and unpaid	32 11	Due installment shareholders—	
		advance payments	15 00
		Due on shares lapsed or forfeited	5 00
		Borrowed money	5,400 00
		Surplus or undivided profits.....	5 39
		Contingent account	34 00
Total assets	\$27,878 31	Total liabilities	\$27,878 31

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgage.....	\$14,100 00
year	\$44 53	Dues repaid on withdrawal.....	1,268 10
Dues on installment shares.....	12,987 00	Profits or interest on withdrawal.	11 04
Interest	1,229 21	Borrowed money	15,152 00
Fines	61 48	Interest on borrowed money.....	194 50
Admission or membership fees....	86 75	Salaries or other compensation of	
Money borrowed	17,366 00	officers, \$225.00; auditors, \$15.00..	240 00
		Rent	45 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	67 32
		State examination and filing an-	
		nual report	11 00
		Premium on officers' bonds.....	12 00
		Furniture	54 90
		Sundries	8 81
		Cash in bank at end of year.....	610 30
Total receipts	\$31,774 97	Total disbursements	\$31,774 97

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 159; membership at end of year, 199. Borrowing members, 20, holding 152 shares; non-borrowing members, 179, holding 945 shares. Shares in force at beginning of fiscal year, 884; shares issued during year, 347; shares canceled (matured, none) during year, 134; shares in force at close of year, 1,097.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION, DUNELLEN.

Incorporated March 13, 1909.

Commenced business April 1, 1909.

President, WILLIAM L. MCCAULEY.

Secretary, ARTHUR J. HAMLEY.

Treasurer, CHARLES A. CORIELL, JR.

FINANCIAL CONDITION MARCH 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$17,800 00	Due installment shareholders—	
Cash deposited in bank.....	8 99	dues	\$14,868 00
Installments due and unpaid.....	90 00	Due installment shareholders—	
Fines due and unpaid.....	4 50	profits apportioned	1,125 49
		Due installment shareholders—	
		advance payments	60 00
		Borrowed money	1,850 00
Total assets	\$17,903 49	Total liabilities	\$17,903 49

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$9,300 00
year	\$10 27	Dues repaid on withdrawal.....	1,193 00
Dues on installment shares.....	9,634 00	Profits or interest on withdrawal.	11 13
Interest	835 59	Borrowed money	5,550 00
Installment premiums	166 90	Interest on borrowed money.....	119 39
Fines	17 00	Taxes, repairs and insurance (not	
Admission or membership fees....	79 00	chargeable to borrowers).....	103 20
Money borrowed	5,600 00	Advertising, stationery, printing,	
		postage, light and fuel.....	31 05
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds.....	5 00
		Cash in bank at end of year.....	8 99
Total receipts	\$16,342 76	Total disbursements	\$16,342 76

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 73; membership at end of year, 106. Borrowing members, 10, holding 95 shares; non-borrowing members, 96, holding 675 shares.

Shares in force at beginning of fiscal year, 536; shares issued during year, 316; shares canceled (matured, none) during year, 82; shares in force at close of year, 770.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent, per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HOMESTEAD BUILDING AND LOAN ASSOCIATION, NEW BRUNSWICK.

Incorporated April 15, 1886.

Commenced business June, 1886.

President, H. B. ZIMMERMAN.

Secretary, W. FRANK PARKER.

Treasurer, LAFFERD TOTTEN.

FINANCIAL CONDITION JUNE 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$548,575 00	Due installment shareholders—	
Loans on shares of association....	5,750 00	dues	\$454,921 00
Cash deposited in bank.....	802 53	Due installment shareholders—	
Installments due and unpaid.....	2,174 07	profits apportioned	87,755 59
Interest, premium and fines due		Due installment shareholders—	
and unpaid	1,213 91	advance payments	170 63
Taxes, insurance, etc., advanced		Due shareholders—matured shares	13,796 19
for borrowers	77 46	Unearned gross premiums.....	1,949 56
Total assets	\$558,592 97	Total liabilities	\$558,592 97

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$127,650 00
year	\$3,440 92	Loaned on shares.....	1,650 00
Dues on installment shares.....	110,584 67	Dues repaid on withdrawal.....	27,607 41
Interest	21,399 56	Profits or interest on withdrawal.	1,705 48
Installment premiums	8,263 00	Matured shares	87,664 69
Fines	295 74	Interest accrued on matured	
Admission or membership fees....	247 26	shares	1,168 44
Mortgage loans repaid.....	75,650 00	Borrowed money	42,500 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	453 46
tured shares	29,800 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers	44 20
closure or deed.....	600 00	Salaries or other compensation of	
Stock loans repaid.....	150 00	officers, \$1,150.00; loaning com-	
Stock loans canceled by matured		mittee, \$267.00; auditors, \$24.00;	
shares	100 00	watchman, \$3.00	1,444 00
Money borrowed	42,500 00	Commissions, fees or other com-	
Taxes, insurance, etc., advanced,		penensation of collectors.....	4 16
repaid	27 40	Rent	190 00
Total receipts	\$293,058 55	Advertising, stationery, printing,	
		postage, light and fuel.....	113 18
		State examination and filing an-	
		ual report	21 00
		Moving	40 00
		Cash in bank at end of year.....	802 53
		Total disbursements	\$293,058 55

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$300.00. Installments, \$2.00, payable monthly.

Membership at beginning of fiscal year, 1,098; membership at end of year, 1,147. Borrow-
ing members, 495, holding 1,984 $\frac{1}{2}$ shares; non-borrowing members, 652, holding 2,576 $\frac{1}{2}$ shares.

Shares in force at beginning of fiscal year, 4,395 $\frac{1}{2}$; shares issued during year, 943 $\frac{1}{2}$; shares
canceled (matured, 303 $\frac{1}{2}$) during year, 777 $\frac{1}{2}$; shares in force at close of year, 4,560 11-12.

Interest charged borrowing members during year, 4 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 2 per cent. per annum; on stock
(book) loans, 2 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

JAMESBURG MUTUAL BUILDING AND LOAN ASSOCIATION,
JAMESBURG.

Incorporated February 20, 1869. Commenced business February 25, 1869.

President, WILLIAM C. CROSBY.

Secretary, JOHN H. BAREMORE.

Treasurer, CON. M. DAVISON.

FINANCIAL CONDITION OCTOBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$191,850 00	Due installment shareholders—	
Loans on shares of association...	7,700 00	dues	\$168,168 00
Loans on other securities.....	700 00	Due installment shareholders—	
Cash deposited in bank.....	5,549 97	profits apportioned	38,571 48
Furniture and fixtures.....	30 00	Due installment shareholders—	
Installments due and unpaid.....	297 00	advance payments	220 00
Interest and fines due and unpaid	832 51		
Total assets	\$206,959 48	Total liabilities	\$206,959 48

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$26,300 00
year	\$5,664 33	Loaned on shares.....	1,100 00
Dues on installment shares.....	40,159 00	Dues repaid on withdrawal.....	9,323 00
Interest	12,639 28	Profits or interest on withdrawal.	1,949 48
Fines	252 95	Matured shares	41,600 00
Admission or membership fees...	80 00	Interest accrued on matured	
Rents	15 00	shares	209 56
Mortgage loans repaid.....	14,200 00	Borrowed money	500 00
Mortgage loans canceled by ma-		Interest on borrowed money....	4 17
tured shares	7,900 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed	800 00	due association	900 08
Stock loans repaid	3,425 00	Taxes, repairs and insurance (not	
Stock loans canceled by matured		chargeable to borrowers).....	18 44
shares	1,650 00	Salaries or other compensation of	
Real estate sold	825 00	officers, \$600.00; auditors, \$30.00.	630 00
Money borrowed	500 00	Rent	12 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	9 68
		Filing annual report.....	1 00
		Recording mortgages	63 18
		Cash in bank at end of year.....	5,549 97
Total receipts	\$88,170 56	Total disbursements	\$88,170 56

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 433; membership at end of year, 406. Borrowing members, 155, holding 1,241 shares; non-borrowing members, 251, holding 1,640 shares.

Shares in force at beginning of fiscal year, 3,002; shares issued during year, 188; shares canceled (matured, 167) during year, 309; shares in force at close of year, 2,881.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

METUCHEN BUILDING AND LOAN ASSOCIATION,
METUCHEN.

Incorporated September 7, 1897. Commenced business September 13, 1897.

President, LEWIS T. PECK.

Secretary, ALEXANDER C. LITTERST.

Treasurer, RALPH B. CORBIN.

FINANCIAL CONDITION SEPTEMBER 13, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$146,400 00	Due installment shareholders—	
Loans on shares of association ..	2,882 29	dues	\$85,536 00
Cash deposited in bank	3,098 08	Due installment shareholders—	
Installments due and unpaid	826 00	profits apportioned	19,023 12
Interest, premium and fines due		Due installment shareholders—	
and unpaid	2,420 63	advance payments	143 00
Taxes, insurance, etc., advanced		Due shareholders—matured shares	38,300 00
for borrowers	267 06	Interest accrued on unpaid ma-	
Admission fees due	40	tured shares	95 75
		Unearned gross premiums	2,713 26
		Borrowed money	10,000 00
		Interest accrued on borrowed	
		money	83 33
Total assets	\$155,894 46	Total liabilities	\$155,894 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 13, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$14,500 00
year	\$1,320 88	Loaned on shares	1,100 00
Dues on installment shares	21,088 00	Dues repaid on withdrawal	7,455 00
Interest	8,894 19	Profits or interest on withdrawal.	669 56
Gross premium	354 00	Matured shares	17,000 00
Fines	102 69	Interest accrued on matured	
Transfer fees	1 50	shares	2,876 71
Admission or membership fees ..	29 00	Borrowed money	2,000 00
Mortgage loans repaid	16,800 00	Interest on borrowed money	533 34
Stock loans repaid	1,332 63	Taxes, insurance, etc., for bor-	
Taxes, insurance, etc., advanced,		rowers	130 62
repaid	117 92	Salaries or other compensation of	
Guarantee deposits	729 43	officers, \$492.00; auditors, \$15.00.	507 00
		Rent	105 00
		Advertising, stationery, printing,	
		postage, light and fuel	65 50
		Guarantee deposits	729 43
		Cash in bank at end of year	3,098 08
Total receipts	\$50,770 24	Total disbursements	\$50,770 24

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 143; membership at end of year, 164. Borrowing members, 68, holding 826 shares; non-borrowing members, 96, holding 913 shares.

Shares in force at beginning of fiscal year, 1,623; shares issued during year, 269; shares canceled (matured, none) during year, 153; shares in force at close of year, 1,739.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.
Foreclosures during year, none.

MILLTOWN BUILDING AND LOAN ASSOCIATION,
MILLTOWN.

Incorporated February 9, 1910.

Commenced business March 17, 1910.

President, HENRY KUHLEHAU.*Secretary*, C. W. WADDINGTON.*Treasurer*, CONRAD WAGNER.

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$4,700 00	Due installment shareholders—	
Cash deposited in bank	1,539 44	dues	\$6,288 00
Furniture and fixtures	194 80	Due installment shareholders—	
		profits apportioned	141 48
		Surplus or undivided profits	4 76
Total assets	\$6,434 24	Total liabilities	\$6,434 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$6,478 00	Loaned on mortgages	\$4,700 00
Interest	145 54	Dues repaid on withdrawal	190 00
Installment premiums	11 30	Borrowed money	500 00
Fines	3 00	Interest on borrowed money	1 60
Admission or membership fees	136 00	Rent	12 00
Money borrowed	500 00	Advertising, stationery, printing,	
		postage, light and fuel	230 80
		Safe	100 00
		Cash in bank at end of year	1,539 44
Total receipts	\$7,273 84	Total disbursements	\$7,273 84

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 82. Borrowing members, 3, holding 29 shares; non-borrowing members, 79, holding 495 shares.

Shares issued during year, 544; shares canceled (matured, none) during year, 20; shares in force at close of year, 524.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, $\frac{1}{2}$ per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MODERN BUILDING AND LOAN ASSOCIATION,

PERTH AMBOY.

Incorporated June 3, 1901.

Commenced business June 17, 1901.

*President, GEORGE W. TYRRELL.**Secretary, JOSEPH AFFLERBACH.**Treasurer, JOSEPH AFFLERBACH.*

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$68,600 00	Due installment shareholders—	
Loans on shares of association...	100 00	dues	\$26,837 60
Cash deposited in bank.....	368 85	Due installment shareholders—	
Real estate sold under contract...	700 00	profits apportioned	6,294 25
Interest and premium due and		Due prepaid or paid-up sharehold-	
unpaid	262 10	ers—subscriptions	30,275 00
		Borrowed money	2,500 00
		Surplus or undivided profits.....	1,124 10
		Reserved for contingencies.....	3,000 00
Total assets	\$70,030 95	Total liabilities	\$70,030 95

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$20,100 00
year	\$4,605 90	Loaned on shares.....	550 00
Dues on installment shares.....	10,669 29	Dues repaid on withdrawal.....	3,365 78
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,721 60
up shares	6,550 00	Prepaid or paid-up shares.....	6,800 00
Interest	4,169 70	Interest or dividends on prepaid	
Installment premiums	1,808 74	or paid-up shares.....	1,895 15
Fines	54 86	Borrowed money	3,500 00
Transfer fees	2 00	Interest on borrowed money.....	81 76
Admission or membership fees....	52 15	Salaries or other compensation of	
Mortgage loans repaid.....	4,450 00	officers, \$360.00; auditors, \$15.00..	375 00
Stock loans repaid.....	550 00	Rent	60 00
Money borrowed	6,000 00	Advertising, stationery, printing,	
		postage, light and fuel.....	58 50
		Premium on officers' bonds.....	10 00
		State examination and filing an-	
		nual report	21 00
		State league dues.....	5 00
		Cash in bank at end of year.....	368 85
Total receipts	\$38,912 64	Total disbursements	\$38,912 64

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured), \$100.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 157; membership at end of year, 151. Borrowing members, 47, holding 696 shares; non-borrowing members, 104, holding 969½ shares.

Shares in force at beginning of fiscal year, 1,428¾; shares issued during year, 499; shares canceled (matured, none) during year, 262; shares in force at close of year, 1,665¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent. per annum; on stock (book) loans, 3 per cent. per annum.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PERTH AMBOY BUILDING AND LOAN ASSOCIATION,
PERTH AMBOY.

Incorporated June 18, 1910.

Commenced business July 1, 1910.

President, ALBERT LEON.

Acting Secretary, WILLIAM P. BRADLEY.

Treasurer, ABEL HANSEN.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$2,900 00	Due installment shareholders' dues	\$3,216 00
Cash deposited in bank	260 51	Surplus or undivided profits	9 51
Books and stationery	65 00		
Total assets	\$3,225 51	Total liabilities	\$3,225 51

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$3,216 00	Loaned on mortgages	\$2,900 00
Interest	77 91	Borrowed money	800 00
Money borrowed	800 00	Interest on borrowed money	9 00
Pass books	14 00	Advertising, stationery, printing, postage, light and fuel	108 40
		Premium on officers' bonds	22 50
		Sign	7 50
		Cash in bank at end of year	260 51
Total receipts	\$4,107 91	Total disbursements	\$4,107 91

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, 70 cents, payable monthly.

Membership at end of year, 56. Borrowing members, 2, holding 15 shares; non-borrowing members, 54, holding 536 shares.

Shares issued and in force at end of year, 551.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PORT READING BUILDING AND LOAN ASSOCIATION,
PORT READING.

Incorporated May 25, 1910.

Commenced business May 1, 1910.

President, THOMAS A. EARLL.*Secretary*, CLARENCE B. KEMPER.*Treasurer*, B. W. HOAGLAND.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$1,950 00	Due installment shareholders—	
Loans on mortgages (other than		dues	\$2,709 00
first liens)	200 00	Due on shares lapsed or forfeited	14 50
Cash on hand	25 41	Unearned gross premiums.....	103 40
Cash deposited in bank.....	431 79	Balance payable on loans made...	100 00
Furniture and fixtures.....	234 10		
Fines due and unpaid.....	26 90		
Deficiency	58 70		
Total assets	\$2,926 90	Total liabilities	\$2,926 90

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$2,635 50	Loaned on mortgages.....	\$2,050 00
Interest	38 50	Dues repaid on withdrawal.....	160 60
Gross premium	107 50	Salaries or other compensation of	
Fines	21 70	officers	50 00
Admission or membership fees...	29 00	Advertising, stationery, printing,	
		postage, light and fuel.....	90 15
		Solicitors' fees	24 25
		Cash on hand and in bank at end	
		of year	457 20
Total receipts	\$2,832 20	Total disbursements	\$2,832 20

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 52. Borrowing members, 2, holding 10% shares; non-borrowing members, 50, holding 215 shares.

Shares issued during year, 262%; shares canceled (matured, none) during year, 37; shares in force at close of year, 225%.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 5 per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

PROVIDENT BUILDING AND LOAN ASSOCIATION,
NEW BRUNSWICK.

Incorporated June 7, 1894.

Commenced business June, 1894.

President, HOWARD V. BUTTLER.

Secretary, E. B. WYCOFF.

Treasurer, T. E. SCHANCK.

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$292,300 00	Due installment shareholders—	
Loans on shares of association ..	300 00	dues	\$231,478 50
Cash deposited in bank	11,069 90	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	55,347 32
closure or in settlement of debts		Due installment shareholders—	
due association	3,379 77	advance payments	154 94
Installments due and unpaid	2,058 01	Borrowed money	23,500 00
Interest and fines due and unpaid	1,570 01	Surplus or undivided profits	232 50
Taxes, insurance, etc., advanced			
for borrowers	35 57		
Total assets	\$310,713 26	Total liabilities	\$310,713 26

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$30,150 00
year	\$7,400 33	Dues repaid on withdrawal	14,352 62
Dues on installment shares	55,065 13	Profits or interest on withdrawal.	2,296 92
Interest	18,249 43	Matured shares	61,000 00
Gross premium	481 00	Borrowed money	31,500 00
Fines	296 65	Interest on borrowed money	1,123 83
Admission or membership fees ..	197 79	Real estate acquired under fore-	
Mortgage loans repaid	23,550 00	closure or in settlement of debts	
Mortgage loans canceled by ma-		due association	3,379 77
tured shares	12,600 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by fore-		rowers	40 30
closure or deed	2,800 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$775.00; auditors, \$30.00;	
shares	50 00	other office employees, \$60.00 ..	865 00
Money borrowed	35,000 00	Rent	84 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	345 22	postage, light and fuel	141 21
Total receipts	\$156,035 55	Building committee	32 00
		Cash on hand at end of year	11,069 90
		Total disbursements	\$156,035 55

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 571; membership at end of year, 600. Borrowing members, 165, holding 1,475 shares; non-borrowing members, 435, holding 3,072½ shares.

Shares in force at beginning of fiscal year, 4,376¼; shares issued during year, 790¾; shares canceled (matured, 305) during year, 619¼; shares in force at close of year, 4,547¾.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 1 3-5 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

SECOND MERCHANTS' BUILDING AND LOAN ASSOCIATION, NEW BRUNSWICK.

Incorporated December 19, 1894.

Commenced business January, 1895.

President, HENRY A. HULL.

Secretary, CHARLES A. SCHENCK.

Treasurer, J. BAYARD KIRKPATRICK.

FINANCIAL CONDITION JANUARY 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$227,090 00	Due installment shareholders—	
Loans on shares of association...	3,050 00	dues	\$177,930 00
Cash deposited in bank.....	392 14	Due installment shareholders—	
Furniture and fixtures.....	200 00	profits apportioned	39,396 67
Installments due and unpaid.....	639 66	Due installment shareholders—	
Interest and fines due and unpaid	293 65	advance payments	94 36
Taxes, insurance, etc., advanced		Borrowed money	14,500 00
for borrowers	198 53	Surplus or undivided profits.....	1,069 16
Interest accrued	1,126 21		
Total assets	\$232,990 19	Total liabilities	\$232,990 19

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$34,600 00
year	\$3 82	Loaned on shares.....	1,200 00
Dues on installment shares.....	45,119 54	Dues repaid on withdrawal.....	9,584 50
Interest	13,071 53	Profits or interest on withdrawal.	1,614 88
Gross premium	616 00	Matured shares	38,200 00
Fines	96 16	Borrowed money	22,500 00
Admission or membership fees...	148 90	Interest on borrowed money.....	759 17
Mortgage loans repaid.....	9,300 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	211 54
tured shares	9,800 00	Salaries or other compensation of	
Stock loans repaid	600 00	officers, \$925.00; auditors, \$20.00.	945 00
Real estate sold	6,500 00	Rent	75 00
Money borrowed	25,000 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	213 72
repaid	75 00	Premium on officers' bonds.....	35 00
		Cash in bank at end of year.....	392 14
Total receipts	\$110,330 95	Total disbursements	\$110,330 95

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 423; membership at end of year, 461. Borrowing members, 138, holding 1,254 shares; non-borrowing members, 323, holding 2,339 shares.

Shares in force at beginning of fiscal year, 3,396; shares issued during year, 595½; shares canceled (matured, 191) during year, 398½; shares in force at close of year, 3,593.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**SECOND PEOPLES' BUILDING AND LOAN ASSOCIATION,
NEW BRUNSWICK.**

Incorporated February 21, 1891.

Commenced business March, 1891.

*President, FRITZ WITTIG.**Secretary, EDWARD TINDELL.**Treasurer, ANTHONY VIEHMANN.*

FINANCIAL CONDITION MARCH 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$275,500 00	Due installment shareholders— dues	\$224,997 00
Loans on shares of association ..	2,100 00	Due installment shareholders— profits apportioned	71,716 29
Cash deposited in bank	7,505 13	Due installment shareholders— advance payments	82 00
Real estate acquired under fore- closure or in settlement of debts due association	9,000 00	Unearned gross premiums	352 69
Furniture and fixtures	150 00	Contingent accounts	963 26
Installments due and unpaid	1,591 83		
Interest, premium and fines due and unpaid	1,910 28		
Taxes, insurance, etc., advanced for borrowers	3 00		
Interest accrued	356 00		
Total assets	\$298,116 24	Total liabilities	\$298,116 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$273 46	Loaned on mortgages	\$29,600 00
Dues on installment shares	43,821 34	Loaned on shares	400 00
Interest	16,975 90	Dues repaid on withdrawal	7,407 00
Installment premiums	2,371 03	Profits or interest on withdrawal	954 00
Fines	232 77	Matured shares	63,600 00
Admission or membership fees ..	116 25	Interest accrued on matured shares	946 99
Rents	1,056 50	Borrowed money	16,500 00
Mortgage loans repaid	35,500 00	Interest on borrowed money	155 42
Mortgage loans canceled by ma- tured shares	10,000 00	Taxes, repairs and insurance (not chargeable to borrowers)	790 52
Stock loans canceled by matured shares	800 00	Taxes, insurance, etc., for bor- rowers	3 69
Real estate sold	1,600 00	Salaries or other compensation of officers, \$1,025.00; collector, \$150.00; loan committee, \$27.00; auditors, \$30.00	1,232 00
Money borrowed	16,500 00	Commissions	82 67
Taxes, insurance, etc., advanced, repaid	18 45	Rent	36 00
Advance repaid	40 50	Advertising, stationery, printing, postage, light and fuel	59 28
		State examination and filing an- nual report	21 00
		Premium on officers bonds	12 50
		Cash in bank at end of year	7,505 13
Total receipts	\$129,306 20	Total disbursements	\$129,306 20

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 460; membership at end of year, 471. Borrow-
ing members, 153, holding 1,359 shares; non-borrowing members, 313, holding 2,147 shares.

Shares in force at beginning of fiscal year, 3,498; shares issued during year, 460½; shares
canceled (matured, 292) during year, 452½; shares in force at close of year, 3,506.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock
(book) loans, 1¼ per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SECOND WORKINGMEN'S BUILDING AND LOAN ASSOCIATION, NEW BRUNSWICK.

Incorporated August 20, 1895.

Commenced business August, 1895.

President, JAMES A. McCLOSKEY.

Secretary, PATRICK HAGERTY.

Treasurer, ALFRED V. HARDING.

FINANCIAL CONDITION DECEMBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$335,975 00	Due installment shareholders—	
Loans on shares of association....	15,300 00	dues	\$265,993 00
Cash deposited in bank	1,768 25	Due installment shareholders—	
Furniture and fixtures	225 00	profits apportioned	46,463 01
Installments due and unpaid	646 22	Due installment shareholders—	
Interest and fines due and unpaid ..	260 14	advance payments	97 00
Appraisal fees	3 00	Borrowed money	41,136 09
		Interest accrued on borrowed	
		money	286 54
		Surplus or undivided profits.....	201 97
Total assets	\$354,177 61	Total liabilities	\$354,177 61

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$74,275 00
year	\$54 27	Loaned on shares.....	8,875 00
Dues on installment shares.....	68,084 42	Dues repaid on withdrawal.....	20,621 84
Interest	14,400 90	Profits or interest on withdrawal.	1,711 30
Gross premium	187 50	Matured shares	8,400 00
Fines	271 14	Borrowed money	24,730 00
Admission or membership fees....	379 72	Interest on borrowed money.....	1,715 75
Mortgage loans repaid.....	13,600 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	25 45
tured shares	8,400 00	Salaries or other compensation of	
Mortgage loans canceled by fore-		officers, \$700.00; auditors, \$30.00..	730 00
closure or deed.....	3,600 00	Rent	100 00
Stock loans repaid.....	1,675 00	Advertising, stationery, printing,	
Money borrowed	31,700 00	postage, light and fuel.....	170 80
Taxes, insurance, etc., advanced,		State examination and filing an-	
repaid	25 45	nual report	21 00
Appraisal fees	137 00	Overpayment returned	4 00
Loaning fees	778 25	Rebates	5 20
		Appraisal fees	140 00
		Profit and loss.....	06
		Cash in bank at end of year.....	1,768 25
Total receipts	\$143,293 65	Total disbursements	\$143,293 65

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$300.00. Installments, \$2.00, payable monthly.

Membership at beginning of fiscal year, 423; membership at end of year, 518. Borrowing members, 193, holding 1,520 1-12 shares; non-borrowing members, 325, holding 1,493 $\frac{3}{4}$ shares.

Shares in force at beginning of fiscal year, 2,608 1-12; shares issued during year, 730 $\frac{1}{2}$; shares canceled (matured, 42) during year, 324 $\frac{3}{4}$; shares in force at close of year, 3,013 $\frac{3}{4}$.

Interest charged borrowing members during year, 4 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

SECURITY BUILDING AND LOAN ASSOCIATION,
NEW BRUNSWICK.

Incorporated February 25, 1889. Commenced business March, 1889.

President, BERNARD U. TAPKEN.

Secretary, D. D. WILLIAMSON.

Treasurer, AUGUST T. LANDMESSER.

FINANCIAL CONDITION MARCH 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$326,780 00	Due installment shareholders—	
Loans on shares of association...	20,115 00	dues	\$279,438 00
Cash deposited in bank.....	49 49	Due installment shareholders—	
Real estate sold under contract..	2,400 00	profits apportioned	64,323 05
Furniture and fixtures.....	125 00	Due installment shareholders—	
Installments due and unpaid.....	930 61	advance payments	161 61
Interest, premium and fines due		Borrowed money	800 00
and unpaid	293 88	Surplus or undivided profits.....	5,971 32
Total assets	\$350,693 98	Total liabilities	\$350,693 98

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$64,100 00
year	\$6,647 91	Loaned on shares.....	16,960 00
Dues on installment shares.....	60,690 80	Dues repaid on withdrawal.....	11,870 57
Interest	19,293 38	Profits or interest on withdrawal.	1,041 81
Installment premiums	1,394 59	Matured shares	26,000 00
Fines	249 96	Borrowed money	52,250 00
Admission or membership fees...	209 64	Interest on borrowed money.....	199 30
Mortgage loans repaid.....	25,050 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers and on real estate sold	
tured shares	5,985 00	under contract	10 00
Stock loans repaid.....	750 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$1,215.00; auditors, 30.00	1,245 00
shares	750 00	Rent	120 00
Money borrowed	53,050 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	236 11
repaid	10 00	Cash in bank at end of year.....	49 49
Rebate on insurance premium...	1 00		
Total receipts	\$174,082 28	Total disbursements	\$174,082 28

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 780; membership at end of year, 841. Borrowing members, 238, holding 1,705 $\frac{3}{4}$ shares; non-borrowing members, 603, holding 3,182 $\frac{3}{4}$ shares.

Shares in force at beginning of fiscal year, 4,491; shares issued during year, 838 $\frac{1}{4}$; shares canceled (matured, 130) during year, 440 $\frac{3}{4}$; shares in force at close of year, 4,888 $\frac{1}{4}$.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent. per annum; on stock (book) loans, $\frac{1}{2}$ per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SOUTH RIVER BUILDING AND LOAN ASSOCIATION,
SOUTH RIVER.

Incorporated February 29, 1892.

Commenced business April 1, 1892.

*President, JOHN DAILEY.**Secretary, WILLIAM MORGAN.**Treasurer, JOSEPH MARK.*

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$283,450 00	Due installment shareholders— dues	\$213,792 00
Loans on shares of association...	9,685 00	Due installment shareholders— profits apportioned	58,325 46
Cash deposited in bank.....	302 29	Due installment shareholders— advance payments	73 00
Furniture and fixtures.....	200 00	Borrowed money	22,050 00
Installments due and unpaid.....	375 00	Surplus or undivided profits.....	85 08
Interest due and unpaid.....	313 25		
Total assets	\$294,325 54	Total liabilities	\$294,325 54

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1 74	Loaned on mortgages.....	\$69,625 00
Dues on installment shares.....	47,168 00	Loaned on shares.....	960 00
Interest	15,861 23	Dues repaid on withdrawal.....	825 00
Gross premium	2,117 55	Profits or interest on withdrawal.....	118 85
Fines	96 15	Matured shares	33,000 00
Transfer fees	3 00	Borrowed money	68,808 00
Admission or membership fees...	168 25	Interest on borrowed money.....	1,077 93
Mortgage loans repaid.....	3,300 00	Taxes, insurance, etc., for bor- rowers	34 25
Mortgage loans canceled by ma- tured shares	15,350 00	Salaries or other compensation of officers	500 00
Stock loans repaid.....	150 00	Rent	12 00
Stock loans canceled by matured shares	1,750 00	Advertising, stationery, printing, postage, light and fuel.....	56 10
Money borrowed	89,663 00	Safe deposit box rent.....	8 50
		Premium on officers' bonds.....	30 00
		State examination and filing an- nual report	21 00
		Burglary insurance	25 00
		Safe	225 00
		Cash in bank at end of year.....	302 29
Total receipts	\$175,628 92	Total disbursements	\$175,628 92

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 545; membership at end of year, 610. Borrowing members, 202, holding 2,100 shares; non-borrowing members, 408, holding 1,789 shares.

Shares in force at beginning of fiscal year, 3,423; shares issued during year, 673; shares canceled (matured, 165) during year, 207; shares in force at close of year, 3,839.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**STAR BUILDING AND LOAN ASSOCIATION,
SOUTH AMBOY.**

Incorporated January 22, 1889. Commenced business January 28, 1889.

President, THOMAS C. GELSINON.

Secretary, JOHN J. DELANEY.

Treasurer, JOHN J. COAKLEY.

FINANCIAL CONDITION JANUARY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$636,225 00	Due installment shareholders—	
Loans on shares of association...	34,300 00	dues	\$563,127 00
Cash deposited in bank.....	17,638 05	Due installment shareholders—	
Real estate sold under contract...	1,066 00	profits apportioned	132,519 67
Installments due and unpaid.....	5,170 77	Due installment shareholders—	
Interest and fines due and unpaid	1,384 01	advance payments	212 96
Taxes, insurance, etc., advanced			
for borrowers	25 80		
Total assets	\$695,859 63	Total liabilities	\$695,859 63

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$98,950 00
year	\$14,861 67	Loaned on shares.....	34,300 00
Dues on installment shares.....	125,796 51	Dues repaid on withdrawal.....	59,612 00
Interest	37,873 65	Profits or interest on withdrawal.	12,656 37
Gross premium	1,543 89	Matured shares	4,338 70
Fines	1,098 75	Taxes (not chargeable to borrow-	
Transfer fees	120 00	ers)	5,763 29
Admission or membership fees...	170 05	Insurance, etc., for borrowers	
Mortgage loans repaid.....	44,150 00	and on real estate sold under	
Mortgage loans canceled by ma-		contract	209 00
tured shares	4,200 00	Salaries or other compensation of	
Stock loans repaid.....	2,060 00	officers, \$900.00; auditors, \$120.00	1,020 00
Taxes, insurance, etc., advanced		Rent	24 00
repaid	257 92	Advertising, stationery, printing,	
Committee expenses	13 75	postage, light and fuel.....	146 20
Cancellation profits	2,655 82	Expressage	1 15
		State examination and filing an-	
		ual report	21 00
		Incidentals	72 25
		Cash in bank at end of year.....	17,688 05
Total receipts	\$234,802 01	Total disbursements	\$234,802 01

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,277; membership at end of year, 1,462. Borrowing members, 604, holding 4,776 $\frac{1}{4}$ shares; non-borrowing members, 858, holding 5,316 $\frac{1}{4}$ shares.

Shares in force at beginning of fiscal year, 9,705 $\frac{1}{4}$; shares issued during year, 1,705 $\frac{1}{2}$; shares canceled (matured, 21 $\frac{1}{2}$) during year, 1,318 $\frac{1}{4}$; shares in force at close of year, 10,093.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 14-25 per cent. per annum; on stock (book) loans, none.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WOODBIDGE BUILDING AND LOAN ASSOCIATION,
WOODBIDGE.

Incorporated March 29, 1910.

Commenced business March 31, 1910.

*President, JAMES E. BERRY.**Secretary, MAURICE R. DUNIGAN.**Treasurer, GUSTAV BLAUM.*

FINANCIAL CONDITION MARCH 10, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$5,300 00	Due installment shareholders—	
Cash deposited in bank	1,899 83	dues	\$7,176 00
Furniture and fixtures	108 15	Due installment shareholders—	
Installments due and unpaid	228 00	profits apportioned	138 42
Interest and fines due and unpaid ..	18 10	Due installment shareholders—	
		advance payments	14 00
		Surplus or undivided profits	225 66
Total assets	\$7,554 08	Total liabilities	\$7,554 08

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 10, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares	\$7,192 00	Loaned on mortgages	\$5,300 00
Interest	150 50	Dues repaid on withdrawal	230 00
Gross premium	217 00	Rent	103 50
Fines	7 95	Advertising, stationery, printing,	
Transfer fees	1 00	postage, light and fuel	52 97
Admission or membership fees	121 50	Premium on officers' bonds	24 00
Rents	22 00	Furniture and fixtures	143 65
Appraisal fees	42 00	Cash in bank at end of year	1,899 83
Total receipts	\$7,753 95	Total disbursements	\$7,753 95

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 117. Borrowing members, 5, holding 31 shares; non-borrowing members, 112, holding 664 shares.

Shares issued during year, 720; shares canceled (matured, none) during year, 25; shares in force at close of year, 695.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 4 per cent.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

YOUNG MEN'S BUILDING AND LOAN ASSOCIATION,
NEW BRUNSWICK.

Incorporated June 15, 1909.

Commenced business June 3, 1909.

*President, JOHN H. CONGER.**Secretary, ALFRED P. RASTALL.**Treasurer, ROBERT J. SMITH.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$7,650 00	Due installment shareholders—	
Cash deposited in bank.....	916 74	dues	\$8,436 00
Furniture and fixtures.....	50 00	Due installment shareholders—	
Installments due and unpaid.....	28 00	profits apportioned	245 44
Interest and premium due and		Due installment shareholders—	
unpaid	56 70	advance payments	19 00
		Surplus or undivided profits.....	1 00
Total assets	\$8,701 44	Total liabilities	\$8,701 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$4,850 00
year	\$398 99	Dues repaid on withdrawal.....	570 00
Dues on installment shares.....	5,764 00	Borrowed money	1,600 00
Interest	303 62	Interest on borrowed money.....	12 07
Fines	7 70	Salaries or other compensation of	
Admission or membership fees....	60 25	officers	75 00
Money borrowed	1,600 00	Rent	34 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	49 75
		Premium on officers' bonds.....	16 00
		Filing fees	11 00
		Cash in bank at end of year.....	916 74
Total receipts	\$8,134 56	Total disbursements	\$8,134 56

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 50; membership at end of year, 98. Borrowing members, 6, holding 44 shares; non-borrowing members, 92, holding 465 shares.

Shares in force at beginning of fiscal year, 316; shares issued during year, 231; shares canceled (matured, none) during year, 38; shares in force at close of year, 509.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**ASBURY PARK BUILDING AND LOAN ASSOCIATION,
ASBURY PARK.**

Incorporated February 11, 1874. Commenced business February 1, 1874.

President, SAMUEL W. KIRKBRIDE.

Secretary, HENRY C. WINSOR.

Treasurer, WILLIAM J. COUSE.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$1,427,400 00	Due installment shareholders— dues	\$1,175,244 00
Loans on shares of association...	13,500 00	Due installment shareholders— profits apportioned	343,394 60
Cash deposited in bank.....	43,771 32	Due installment shareholders— advance payments	3,572 06
Real estate acquired under fore- closure or in settlement of debts due association	17,492 85	Surplus or undivided profits.....	138 94
Furniture and fixtures.....	350 00	Cancelled shares	96 22
Installments due and unpaid.....	8,615 83		
Interest and fines due and unpaid	10,494 81		
Taxes, insurance, etc., advanced for borrowers	\$21 01		
Total assets	\$1,522,445 82	Total liabilities	\$1,522,445 82

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$13,063 02	Loaned on mortgages.....	\$214,200 00
Dues on installment shares.....	265,080 18	Loaned on shares.....	5,500 00
Interest	84,609 26	Dues repaid on withdrawal.....	28,326 11
Gross premium	13,491 75	Profits or interest on withdrawal.	2,056 25
Fines	2,864 40	Matured shares	151,700 00
Rents	50 00	Interest accrued on matured shares	531 29
Mortgage loans repaid.....	15,300 00	Borrowed money	85,000 00
Mortgage loans canceled by ma- tured shares	38,500 00	Interest on borrowed money.....	2,096 91
Mortgage loans canceled by fore- closure or deed.....	14,500 00	Real estate acquired under fore- closure or in settlement of debts due association	17,340 17
Stock loans canceled by matured shares	700 00	Taxes, repairs and insurance (not chargeable to borrowers).....	28 18
Other loans repaid.....	19,000 00	Taxes, insurance, etc., for bor- rowers	2,414 61
Real estate sold.....	3,018 14	Salaries or other compensation of officers, \$2,100.00; directors, \$650.00; auditors, \$90.00; clerks, \$959.54	3,799 54
Money borrowed	85,000 00	Rent	240 00
Taxes, insurance, etc., advanced, repaid	2,413 89	Advertising, stationery, printing, postage, light and fuel.....	303 30
Canceled shares	48 81	Cancelled shares	191 00
Returned checks redeemed.....	411 63	Checks returned	411 63
Miscellaneous	167 95	Miscellaneous	308 72
		Cash in bank at end of year.....	43,771 32
Total receipts	\$558,219 03	Total disbursements	\$558,219 03

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 2,521; membership at end of year, 2,466. Borrowing members, 471, holding 6,808 shares; non-borrowing members, 1,995, holding 13,814 shares.

Shares in force at beginning of fiscal year, 18,689½; shares issued during year, 3,418½; shares canceled (matured, 758½) during year, 1,486; shares in force at close of year, 20,622.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6½ per cent.; on stock (book) loans, 5 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, 3.

ATLANTIC HIGHLANDS BUILDING AND LOAN ASSOCIATION,
ATLANTIC HIGHLANDS.

Incorporated November 12, 1887. Commenced business November, 1887.

President, JACOB T. STOUT.

Secretary, CHARLES R. SNYDER.

Treasurer, HENRY C. VAN NOTE.

FINANCIAL CONDITION NOVEMBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$381,575 00	Due installment shareholders—	
Loans on shares of association ..	950 00	dues	\$300,624 00
Cash deposited in bank	10,566 85	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	84,395 14
closure or in settlement of debts		Due installment shareholders—	
due association	2,250 00	advance payments	1,436 02
Real estate sold under contract ..	600 00	Due shareholders—matured shares	11,100 00
Furniture and fixtures	100 00	Interest accrued on unpaid ma-	
Installments due and unpaid	1,839 45	tured shares	241 54
Interest and fines due and unpaid	1,860 61	Borrowed money	1,900 00
		Interest accrued on borrowed	
		money	45 21
Total assets	\$399,741 91	Total liabilities	\$399,741 91

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$94,500 00
year	\$19,427 83	Loaned on shares	180 00
Dues on installment shares	78,028 32	Dues repaid on withdrawal	20,217 42
Interest	21,367 82	Profits or interest on withdrawal	3,519 78
Gross premium	3,476 27	Matured shares	27,800 00
Fines	949 89	Interest accrued on matured	
Admission or membership fees ..	520 30	shares	432 17
Mortgage loans repaid	30,624 00	Borrowed money	8,100 00
Mortgage loans canceled by ma-		Interest on borrowed money	352 46
tured shares	6,500 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed	2,900 00	due association	2,236 60
Stock loans repaid	245 00	Taxes, repairs and insurance (not	
Real estate sold	3,825 00	chargeable to borrowers)	40 81
Money borrowed	1,500 00	Salaries or other compensation of	
		officers, \$960.00; directors, \$160.-	
		00; auditors, \$15.00; other office	
		employees, \$6.75	1,141 75
		Rent	50 00
		Advertising, stationery printing	
		and postage	120 59
		Commission on sale of real estate	50 00
		Premium on officers' bonds	35 00
		State examination and filing an-	
		nuual report	21 00
		Cash in bank at end of year	10,566 85
Total receipts	\$169,364 43	Total disbursements	\$169,364 43

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 873; membership at end of year, 877. Borrowing members, 280, holding 1,917½ shares; non-borrowing members, 597, holding 4,408¾ shares. Shares in force at beginning of fiscal year, 5,423½; shares issued during year, 1,508; shares canceled (matured, 171) during year, 605¼; shares in force at close of year, 6,326.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 98-125 per cent.; on stock (book) loans, 3 9-25 per cent.

Admission fee charged, 20 cents per share first two months, ten cents per share per month additional thereafter. Withdrawal fee charged, none.

Foreclosures during year, 2.

BELMAR BUILDING AND LOAN ASSOCIATION,
BELMAR.

Incorporated July 7, 1891.

Commenced business August 7, 1891.

President, ABRAM BORTON.

Secretary, NEIL H. MILLER.

Treasurer, ROBERT G. POOLE.

FINANCIAL CONDITION JULY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$210,050 00	Due installment shareholders—	
Loans on shares of association ..	2,650 00	dues	\$167,340 00
Cash deposited in bank	4,827 12	Due installment shareholders—	
Furniture and fixtures	50 00	profits apportioned	46,299 19
Installments due and unpaid	792 98	Due installment shareholders—	
Interest and fines due and unpaid ..	726 70	advance payments	437 55
		Borrowed money	5,000 00
		Surplus or undivided profits	20 06
Total assets	\$219,096 80	Total liabilities	\$219,096 80

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$63,850 00
year	\$4,116 71	Loaned on shares	1,200 00
Dues on installment shares	39,422 80	Dues repaid on withdrawal	2,809 50
Interest	10,994 54	Profits or interest on withdrawal ..	241 06
Gross premium	3,833 50	Matured shares	7,548 37
Fines	474 40	Borrowed money	2,700 00
Admission or membership fees ..	20 75	Interest on borrowed money	64 30
Mortgage loans repaid	13,600 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$350.00; auditors, \$15.00.	365 00
tured shares	950 00	Advertising, stationery, printing,	
Mortgage loans canceled by fore-		postage, light and fuel	63 87
closure or deed	1,800 00	Premium on officers' bonds	14 00
Stock loans canceled by matured		State League dues and expenses ..	11 00
shares	600 00	Furniture and fixtures	19 99
Other loans repaid	500 00	Filing annual report	1 00
Money borrowed	7,700 00	Safe deposit box rent	5 00
		Paid claim, account payments ret-	
		ained by a former secretary	292 49
		Cash in bank at end of year	4,827 12
Total receipts	\$84,012 70	Total disbursements	\$84,012 70

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 464; membership at end of year, 519. Borrowing members, 157, holding 1,148½ shares; non-borrowing members, 362, holding 2,076 shares. Shares in force at beginning of fiscal year, 2,707½; shares issued during year, 641½; shares canceled (matured, 37) during year, 124½; shares in force at close of year, 3,224½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 37-100 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, 2.

**EATONTOWN AND OCEANPORT BUILDING AND LOAN
ASSOCIATION,
EATONTOWN.**

Incorporated July 29, 1910.

Commenced business August, 1910.

*President, H. W. CONROW.**Secretary, HARRY N. McKAIG.**Treasurer, WILLIAM E. MORRIS.*

FINANCIAL CONDITION JULY 26, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$2,000 00	Due installment shareholders—	
Cash deposited in bank.....	153 60	dues	\$1,992 00
Installments due and unpaid.....	91 00	Due installment shareholders—	
Fines due and unpaid.....	5 70	profits apportioned	33 20
Stationery and pass-books.....	39 90	Borrowed money	200 00
		Salaries unpaid	65 00
Total assets	\$2,290 20	Total liabilities	\$2,290 20

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 26, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$1,901 00	Loaned on mortgages.....	\$2,000 00
Interest	32 00	Interest on borrowed money.....	1 00
Installment premiums	50 00	Advertising, stationery, printing,	
Fines	8 80	postage, light and fuel.....	45 10
Admission or membership fees...	24 90	Premium on officers' bonds.....	15 00
Money borrowed	200 00	Incorporation fees	2 00
		Cash in bank at end of year.....	153 60
Total receipts	\$2,216 70	Total disbursements	\$2,216 70

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 34. Borrowing members, 2, holding 13 shares; non-borrowing members, 32, holding 153 shares.

Shares issued and in force at end of year, 166.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FREEHOLD MUTUAL LOAN ASSOCIATION,
FREEHOLD.

Incorporated June 14, 1869.

Commenced business July 2, 1869.

*President, JOSEPH McDERMOTT.**Secretary, ACTON C. HARTSHORNE.**Treasurer, HOWARD A. SUTPHEN.*

FINANCIAL CONDITION JUNE 26, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$322,710 89	Due installment shareholders—	
Loans on other securities.....	15,000 00	dues	\$264,036 00
Cash deposited in bank.....	195 64	Due installment shareholders—	
Real estate sold under contract...	480 99	profits apportioned	69,258 68
Installments due and unpaid.....	461 00	Due on shares lapsed or forfeited	36 00
Interest and fines due and unpaid	1,881 36	Due shareholders—matured shares	1,800 00
Transfer fees	30	Interest accrued on unpaid ma-	
Interest accrued	931 50	tured shares	18 00
		Borrowed money	6,500 00
		Interest accrued on borrowed	
		money	13 00
Total assets	\$341,661 68	Total liabilities	\$341,661 68

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 26, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$50,200 00
year	\$487 99	Loaned on other securities.....	15,000 00
Dues on installment shares.....	59,331 50	Dues repaid on withdrawal.....	6,767 00
Interest	18,489 05	Profits or interest on withdrawal	797 26
Fines	805 25	Matured shares	44,000 00
Transfer fees	20 90	Borrowed money	49,768 00
Mortgage loans repaid.....	18,800 00	Interest on borrowed money.....	416 26
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	9,600 00	officers	560 00
Other loans repaid.....	15,000 00	Advertising, stationery, printing,	
Money borrowed	45,268 00	postage, light and fuel.....	82 41
Premium on shares sold.....	29 88	Preparation of annual report....	25 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	195 64
Total receipts	\$167,832 57	Total disbursements	\$167,832 57

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 718; membership at end of year, 769. Borrowing members, 163, holding 1,631 shares; non-borrowing members, 606, holding 3,058 shares.

Shares in force at beginning of fiscal year, 4,289; shares issued during year, 848; shares canceled (matured, 229) during year, 448; shares in force at close of year, 4,689.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HIGHLANDS BUILDING AND LOAN ASSOCIATION, HIGHLANDS.

Incorporated July 6, 1909.

Commenced business June, 1910.

President, THOMAS HUSS.

Secretary, HARRY N. JOHNSON.

Treasurer, DANIEL BILLS.

FINANCIAL CONDITION JUNE 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$5,050 00	Due installment shareholders—	
Cash deposited in bank.....	16 68	dues	\$3,816 00
Furniture and fixtures.....	42 50	Due installment shareholders—	
Installments due and unpaid.....	129 00	profits apportioned	310 78
Interest, premium and fines due		Due installment shareholders—	
and unpaid	64 60	advance payments	20 00
		Borrowed money	1,150 00
		Accounts unpaid	6 00
Total assets	\$5,302 78	Total liabilities	\$5,302 78

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$3,957 00	Loaned on mortgages.....	\$5,050 00
Interest	112 00	Dues repaid on withdrawal.....	250 00
Gross premium	146 01	Borrowed money	1,200 00
Fines	47 42	Interest on borrowed money.....	11 75
Admission or membership fees....	35 20	Salaries or other compensation of	
Money borrowed	2,350 00	officers	50 00
Protested check paid.....	21 36	Advertising, stationery, printing,	
		postage, light and fuel.....	69 20
		Protested check	21 36
		Cash in bank at end of year.....	16 68
Total receipts	\$6,668 99	Total disbursements	\$6,668 99

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 64. Borrowing members, 6, holding 31 shares; non-borrowing members, 58, holding 287 shares.

Shares issued during year, 352; shares canceled (matured, none) during year, 34; shares in force at close of year, 318.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 2 2-25 per cent.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION,
ASBURY PARK.

Incorporated January 5, 1910.

Commenced business February 7, 1910.

President, SCOTT F. HAZELRIGG.*Secretary*, WILLIAM A. BERRY.*Treasurer*, JAMES M. RALSTON.

FINANCIAL CONDITION FEBRUARY 7, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$38,100 00	Due installment shareholders—	
Cash deposited in bank.....	1,336 16	dues	\$33,152 00
Installments due and unpaid.....	129 00	Due installment shareholders—	
Interest and fines due and unpaid	52 45	profits apportioned	2,847 29
		Due installment shareholders—	
		advance payments	613 50
		Borrowed money	3,000 00
		Surplus or undivided profits.....	4 82
Total assets	\$39,617 61	Total liabilities	\$39,617 61

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 7, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$34,454 00	Loaned on mortgages.....	\$38,100 00
Interest	1,325 86	Dues repaid on withdrawal.....	822 50
Gross premium	2,442 00	Borrowed money	27,700 00
Fines	53 40	Interest on borrowed money.....	293 03
Admission or membership fees....	116 75	Salaries or other compensation of	
Money borrowed	30,700 00	officers, \$100.00; auditors, \$30.00.	130 00
		Rent	250 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	381 82
		Premium on officers' bonds.....	35 00
		Signs	18 00
		State examination	20 00
		Miscellaneous expense	5 45
		Cash in bank at end of year.....	1,336 16
Total receipts	\$69,092 01	Total disbursements	\$69,092 01

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 470. Borrowing members, 27, holding 192½ shares; non-borrowing members, 443, holding 2,965½ shares.

Shares issued during year, 3,266½; shares canceled (matured, none) during year, 108½; shares in force at close of year, 3,158.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 6 2-5 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

LONG BRANCH BUILDING AND LOAN ASSOCIATION,

LONG BRANCH.

Incorporated December 11, 1869. Commenced business December, 1869.

President, JACOB STEINBACH.

Secretary, THEODORE HOWLAND.

Treasurer, THOMAS R. WOOLLEY.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$258,750 00	Due installment shareholders—	
Loans on shares of association ..	3,850 00	dues	\$208,992 00
Cash deposited in bank	4,692 46	Due installment shareholders—	
Real estate sold under contract ..	3,950 00	profits apportioned	61,070 57
Installments due and unpaid	1,968 25	Due installment shareholders—	
Interest and fines due and unpaid ..	1,849 44	advance payments	226 50
Taxes, insurance, etc., advanced		Borrowed money	6,000 00
for borrowers	304 14	Surplus or undivided profits	41
Interest accrued	921 79		
Admission fees	3 40		
Total assets	\$276,289 48	Total liabilities	\$276,289 48

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$35,000 00
year	\$10,260 92	Loaned on shares	1,000 00
Dues on installment shares	45,121 75	Dues repaid on withdrawal	14,392 00
Interest	17,328 40	Profits or interest on withdrawal ..	4,383 17
Gross premium	1,062 00	Matured shares	65,200 00
Fines	543 22	Borrowed money	24,000 00
Admission or membership fees	176 40	Interest on borrowed money	543 55
Mortgage loans repaid	25,100 00	Real estate acquired under fore-	
Mortgage loans canceled by mat-		closure or in settlement of debts	
ured shares	15,800 00	due association	2,572 33
Mortgage loans canceled by fore-		Taxes, repairs and insurance (not	
closure or deed	5,000 00	chargeable to borrowers)	38 21
Stock loans repaid	50 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers and on real estate sold	
shares	1,400 00	under contract	339 03
Real estate sold	900 00	Salaries or other compensation of	
Money borrowed	30,000 00	officers, \$550.00; directors, \$102.	
Taxes, insurance, etc., advanced,		00; auditors, \$30.00	682 00
repaid	146 03	Rent	50 00
Foreclosure costs repaid	518 12	Advertising, stationery, printing,	
Recording fees repaid	57 87	postage, light and fuel	29 94
Sale of blanks, etc.	7 04	State examination and filing an-	
		nual report	21 00
		Premium on officers' bond	15 00
		Legal expenses	84 70
		Foreclosure expenses	259 06
		Recording mortgages	50 97
		State League expenses	10 00
		Interest on Zabel mortgage	108 33
		Cash in bank at end of year	4,692 46
Total receipts	\$153,471 75	Total disbursements	\$153,471 75

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 434; membership at end of year, 499. Borrowing members, 132, holding 1,192 shares; non-borrowing members, 367, holding 2,362 shares.

Shares in force at beginning of fiscal year, 3,185; shares issued during year, 857; shares canceled (matured, 326) during year, 488; shares in force at close of year, 3,554.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 3 per cent.

Admission fee charged, 20 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 2.

MANASQUAN BUILDING AND LOAN ASSOCIATION,
MANASQUAN.

Incorporated May 6, 1874.

Commenced business April, 1874.

President, EDWARD S. VANLEER.*Secretary*, RALPH D. BUSH.*Treasurer*, F. BORDEN WOOLLEY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$81,700 00	Due installment shareholders—	
Loans on shares of association...	3,875 00	dues	\$56,522 00
Cash on hand.....	252 06	Due installment shareholders—	
Cash deposited in bank.....	86 34	profits apportioned	12,275 77
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	77 35
due association	5,000 00	Due shareholders—matured shares	23,073 03
Real estate otherwise acquired...	1,000 00	Interest accrued on unpaid maturated	
Real estate sold under contract...	1,120 00	shares	237 34
Installments due and unpaid.....	255 00	Borrowed money	2,400 00
Interest and fines due and unpaid	459 26	Interest accrued on borrowed	
Interest accrued	794 87	money	31 73
Rent accrued	35 00	Surplus or undivided profits.....	31
Advance interest on loan.....	40 00		
Total assets	\$94,617 53	Total liabilities	\$94,617 53

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$25,700 00
year	\$8,028 12	Loaned on shares.....	1,650 00
Dues on installment shares.....	19,557 56	Dues repaid on withdrawal.....	2,101 20
Interest	6,053 57	Profits or interest on withdrawal.	412 96
Fines	165 11	Matured shares	36,726 63
Transfer fees	70	Borrowed money	7,500 00
Rents	210 00	Interest on borrowed money.....	112 50
Mortgage loans repaid.....	11,600 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by maturated		chargeable to borrowers).....	102 84
shares	7,400 00	Salaries or other compensation of	
Stock loans repaid.....	250 00	officers, \$566.64; clerks, \$25.00...	591 64
Stock loans canceled by matured		Rent	100 00
shares	4,650 00	Advertising, stationery, printing,	
Other loans repaid.....	1,000 00	postage, light and fuel.....	68 66
Money borrowed	9,900 00	Legal expenses	601 43
Overpaid matured shares repaid.	8 58	State examination	20 00
Bills receivable	7,250 00	Premium on officers' bonds.....	25 00
		Miscellaneous expense	18 30
		Dues overpaid returned.....	4 08
		Cash on hand and in bank at end	
		of year	338 40
Total receipts	\$76,073 64	Total disbursements	\$76,073 64

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 246; membership at end of year, 307. Borrowing members, 53, holding 334 shares; non-borrowing members, 254, holding 1,204 shares.

Shares in force at beginning of fiscal year, 1,233; shares issued during year, 702; shares canceled (matured, 298) during year, 397; shares in force at close of year, 1,538.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MATAWAN BUILDING AND LOAN ASSOCIATION,
MATAWAN.

Incorporated May 21, 1907.

Commenced business June, 1907.

Vice President, PATRICK J. DEVLIN.

Secretary, WILLIAM G. BEDLE.

Treasurer, CHARLES H. WARDELL.

FINANCIAL CONDITION MAY 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$32,300 00	Due installment shareholders—	
Loans on shares of association...	983 50	dues	\$30,096 00
Cash deposited in bank.....	769 75	Due installment shareholders—	
Installments due and unpaid.....	132 00	profits apportioned	3,019 02
Interest and fines due and unpaid	114 12	Due installment shareholders—	
		advance payments	70 00
		Balance payable on loans made...	60 75
		Borrowed money	1,049 21
		Surplus or undivided profits.....	4 39
Total assets	\$34,299 37	Total liabilities	\$34,299 37

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$12,800 00
year	\$2,165 97	Loaned on shares.....	843 50
Dues on installment shares.....	9,155 00	Dues repaid on withdrawal.....	400 00
Interest	1,497 41	Profits or interest on withdrawal.	21 75
Fines	130 27	Borrowed money	3,100 00
Admission or membership fees....	31 40	Interest on borrowed money.....	20 75
Mortgage loans repaid.....	1,000 00	Salaries or other compensation of	
Stock loans repaid.....	75 00	officers	175 00
Money borrowed	4,149 21	Rent	25 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	47 51
		Filing annual report.....	1 00
		Cash in bank at end of year.....	769 75
Total receipts	\$18,204 26	Total disbursements	\$18,204 26

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 106; membership at end of year, 110. Borrowing members, 23, holding 284 shares; non-borrowing members, 87, holding 490 shares.

Shares in force at beginning of fiscal year, 627; shares issued during year, 157; shares canceled (matured, none) during year, 10; shares in force at close of year, 774.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 20 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

RED BANK BUILDING AND LOAN ASSOCIATION,

RED BANK.

Incorporated March 22, 1887.

Commenced business March 22, 1887.

President, WILLIAM T. CORLIES.*Secretary*, HOWARD S. HIGGINSON.*Treasurer*, HENRY CAMPBELL.

FINANCIAL CONDITION MARCH 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$213,325 00	Due installment shareholders—	
Loans on shares of association...	1,795 00	dues	\$184,176 00
Cash deposited in bank.....	16,161 96	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	53,328 31
closure or in settlement of debts		Due installment shareholders—	
due association	1,329 85	advance payments	155 20
Real estate sold under contract..	3,250 00	Surplus or undivided profits.....	69 85
Furniture and fixtures.....	65 00		
Installments due and unpaid.....	911 50		
Interest and fines due and unpaid	853 10		
Taxes, insurance, etc., advanced			
for borrowers	37 95		
Total assets	\$237,729 36	Total liabilities	\$237,729 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$39,500 00
year	\$18,296 92	Loaned on shares.....	325 00
Dues on installment shares.....	37,568 16	Dues repaid on withdrawal.....	8,788 10
Interest	12,658 84	Profits or interest on withdrawal.	2,494 59
Gross premium	991 13	Matured shares	23,000 00
Fines	516 05	Real estate acquired under fore-	
Transfer fees	25	closure or in settlement of debts	
Admission or membership fees...	30 00	due association	1,083 36
Rents	125 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	15,350 00	chargeable to borrowers).....	26 43
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	3,800 00	rowers and on real estate sold	
Mortgage loans canceled by fore-		under contract	107 23
closure or deed.....	1,400 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$525.00; directors, \$77.-	
shares	100 00	00; auditors, \$15.00.....	617 00
Real estate sold.....	1,200 00	Rent	50 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	177 47	postage, light and fuel.....	39 15
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	16,161 96
Total receipts	\$92,213 82	Total disbursements	\$92,213 82

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 494; membership at end of year, 470. Borrowing members, 162, holding 1,137 shares; non-borrowing members, 308, holding 1,909 shares.

Shares in force at beginning of fiscal year, 3,115; shares issued during year, 190; shares canceled (matured, 115) during year, 259; shares in force at close of year, 3,046.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

SECOND KEYPORT LOAN ASSOCIATION, KEYPORT.

Incorporated November 18, 1880. Commenced business December, 1880.

President, JOHN W. KEOUGH.

Secretary, GEORGE W. BROWN.

Treasurer, ARTHUR M. BROWN.

FINANCIAL CONDITION NOVEMBER 17, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$204,448 39	Due installment shareholders—	
Loans on shares of association...	4,525 00	dues	\$172,728 00
Cash deposited in bank.....	10,513 04	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	41,142 13
closure or in settlement of debts		Due installment shareholders—	
due association	1,605 52	advance payments	270 50
Furniture and fixtures.....	42 00	Borrowed money	8,950 00
Installments due and unpaid....	1,041 97	Interest accrued on borrowed	
Interest and fines due and unpaid	372 19	money	343 69
Taxes, insurance, etc., advanced		Interest paid in advance.....	2 51
for borrowers	85 06		
Interest accrued	717 66		
Arrearages on matured shares....	86 00		
Total assets	\$223,436 83	Total liabilities	\$223,436 83

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 17, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$31,325 00
year	\$118 16	Loaned on shares.....	1,525 00
Dues on installment shares.....	36,712 03	Dues repaid on withdrawal.....	6,116 00
Interest	12,606 42	Profits or interest on withdrawal.	1,344 75
Fines	260 86	Borrowed money	35,359 01
Transfer fees	12 60	Interest on borrowed money....	1,626 09
Mortgage loans repaid.....	26,500 00	Taxes, insurance, etc., for bor-	
Stock loans repaid.....	650 00	rowers	93 56
Money borrowed	11,830 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$675.00; auditors, \$15.00..	690 00
repaid	10 50	Rent	36 00
Arrears paid	7 00	Advertising, stationery, printing,	
Total receipts	\$88,707 57	postage, light and fuel.....	14 78
		Premium on officers' bonds.....	30 00
		State examination and filing an-	
		nuual report	21 00
		Traveling expenses	11 34
		Legal fees	2 00
		Cash in bank at end of year.....	10,513 04
Total receipts	\$88,707 57	Total disbursements	\$88,707 57

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 742; membership at end of year, 722. Borrowing members, 210, holding 1,027 shares; non-borrowing members, 512, holding 2,049 shares.

Shares in force at beginning of fiscal year, 3,156; shares issued during year, none; shares canceled (matured, none) during year, 80; shares in force at close of year, 3,076.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BOONTON BUILDING AND LOAN ASSOCIATION,

BOONTON.

Incorporated May 3, 1889.

Commenced business May 17, 1889.

President, NATHAN L. BRIGGS.

Secretary, EDWIN A. FISHER.

Treasurer, CHARLES A. NORRIS.

FINANCIAL CONDITION DECEMBER 9, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$342,248 00	Due installment shareholders—dues	\$302,695 25
Loans on shares of association...	5,617 24	Due installment shareholders—profits apportioned	33,143 61
Cash deposited in bank.....	6,577 84	Due installment shareholders—advance payments	191 56
Furniture and fixtures.....	480 00	Due prepaid or paid-up shareholders—subscriptions	12,075 00
Installments due and unpaid.....	240 00	Due prepaid or paid-up shareholders—profits accrued or apportioned	174 04
Interest and fines due and unpaid	197 42	Balance payable on loans made..	412 50
Interest accrued	27 01	Borrowed money	5,000 00
		Surplus or undivided profits.....	1,695 55
Total assets	\$355,387 51	Total liabilities	\$355,387 51

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 9, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,488 19	Loaned on mortgages.....	\$55,377 50
Dues on installment shares.....	87,492 50	Loaned on shares.....	3,954 87
Subscriptions on prepaid or paid-up shares	5,950 00	Dues repaid on withdrawal.....	36,235 50
Interest	14,542 83	Profits or interest on withdrawal.	12,332 74
Fines	243 50	Prepaid or paid-up shares.....	3,700 00
Transfer fees	157 00	Interest or dividends on prepaid or paid-up shares.....	306 67
Admission or membership fees..	168 50	Matured shares	33,500 00
Mortgage loans repaid.....	26,921 00	Borrowed money	17,000 00
Mortgage loans canceled by foreclosure or deed.....	304 00	Interest on borrowed money.....	125 75
Stock loans repaid.....	9,050 50	Taxes, repairs and insurance (not chargeable to borrowers).....	24 50
Stock loans canceled by matured shares	1,845 00	Taxes, insurance, etc., for borrowers	370 76
Money borrowed	22,000 00	Salaries or other compensation of officers, \$1,450.00; auditors, \$10.00; clerks, \$150.00.....	1,610 00
Taxes, insurance, etc., advanced, repaid	370 76	Rent	75 00
Pass-books	31 50	Advertising, stationery, printing, postage, light and fuel.....	374 15
		Cash in bank at end of year.....	6,577 84
Total receipts	\$171,565 28	Total disbursements	\$171,565 28

Description, local. Plan, perpetual; premium plan, none. Par value of shares (matured, \$250.00. Installments, \$1.00, payable bi-weekly.

Membership at beginning of fiscal year, 513; membership at end of year, 519. Borrowing members, 173, holding 1,307 shares; non-borrowing members, 346, holding 1,894 3-10 shares. Shares in force at beginning of fiscal year, 2,986 3-10; shares issued during year, 832 4-5; shares canceled (matured, 134) during year, 617; shares in force at close of year, 3,201 3-10.

Interest charged borrowing members during year, 5 1-5 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

**BUTLER AND BLOOMINGDALE BUILDING AND LOAN ASSOCIATION,
BUTLER.**

Incorporated March 27, 1906.

Commenced business June 11, 1906.

President, JOHN A. FARRELL.

Secretary, WILLIAM M. DECKER.

Treasurer, GEORGE H. MAXFIELD.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$23,660 90	Due installment shareholders—	
Cash deposited in bank.....	24 08	dues	\$11,053 00
Furniture and fixtures.....	66 39	Due installment shareholders—	
Fines due and unpaid.....	90	profits apportioned	1,176 20
Taxes, insurance, etc., advanced		Due prepaid or paid-up share-	
for borrowers	3 95	holders—subscriptions	7,700 00
		Borrowed money	3,800 00
		Surplus or undivided profits.....	27 02
Total assets	\$23,756 22	Total liabilities	\$23,756 22

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$6,450 00
year	\$4 57	Dues repaid on withdrawal.....	2,430 40
Dues on installment shares.....	4,887 80	Profits or interest on withdrawal.	25 56
Subscriptions on prepaid or paid-		Interest or dividends on prepaid	
up shares	2,000 00	or paid-up shares.....	372 50
Interest	1,081 44	Borrowed money	5,338 00
Fines	23 00	Interest on borrowed money.....	140 26
Admission or membership fees...	20 90	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	1,611 40	rowers	6 95
Money borrowed	5,238 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$75.00; directors, \$4.00..	79 00
repaid	3 00	Advertising, stationery, printing,	
Pass-books	5 25	postage, light and fuel.....	9 11
Stationery	1 50	Filing annual report.....	1 00
		Cash in bank at end of year.....	24 08
Total receipts	\$14,876 86	Total disbursements	\$14,876 86

Description, local. Plan, perpetual; premium plan, none. Par value of shares (matured), \$250.00. Installments, \$1.00, payable bi-weekly.

Membership at beginning of fiscal year, 50; membership at end of year, 66. Borrowing members, 21, holding 109 4-5 shares; non-borrowing members, 45, holding 131 shares.

Shares in force at beginning of fiscal year, 178 4-5; shares issued during year, 83; shares canceled (matured, none) during year, 21; shares in force at close of year, 240 4-5.

Interest charged borrowing members during year, 5 1-5 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**CHATHAM BUILDING AND LOAN ASSOCIATION,
CHATHAM.**

Incorporated February 6, 1908. Commenced business February, 1908.

President, GEORGE S. POLLARD.

Secretary, FRANK MEAD.

Treasurer, GEORGE VERNON LUM.

FINANCIAL CONDITION FEBRUARY 8, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$22,500 00	Due installment shareholders—	
Cash deposited in bank.....	811 24	dues	\$16,302 00
Installments due and unpaid.....	30 00	Due installment shareholders—	
Fines due and unpaid.....	3 00	profits apportioned	1,480 24
		Due installment shareholders—	
		advance payments	62 00
		Balance payable on loans made..	4,000 00
		Borrowed money	1,500 00
Total assets	\$23,344 24	Total liabilities	\$23,344 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 8, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,100 00
year	\$2,792 92	Dues repaid on withdrawal.....	40 00
Dues on installment shares.....	6,782 00	Borrowed money	2,700 00
Interest	927 95	Interest on borrowed money.....	58 81
Installment premiums	20 58	Rent	33 00
Fines	11 50	Advertising, stationery, printing,	
Transfer fees	1 00	postage, light and fuel.....	18 90
Admission or membership fees....	26 00	Cash in bank at end of year.....	811 24
Money borrowed	4,200 00		
Total receipts	\$14,761 95	Total disbursements	\$14,761 95

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 77; membership at end of year, 102. Borrowing members, 9, holding 123 shares; non-borrowing members, 93, holding 502 shares.

Shares in force at beginning of fiscal year, 453; shares issued during year, 177; shares canceled (matured, none) during year, 5; shares in force at close of year, 625.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 3-25 per cent. per annum.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

DOVER BUILDING AND LOAN ASSOCIATION,

DOVER.

Incorporated October 19, 1887. Commenced business November 15, 1887.

President, ISAAC W. SEARING.

Secretary, LYMAN M. SMITH.

Treasurer, STEPHEN H. BERRY.

FINANCIAL CONDITION NOVEMBER 15, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$245,893 61	Due installment shareholders—	
Loans on shares of association ..	14,519 00	dues	\$218,640 00
Cash deposited in bank	5,969 20	Due installment shareholders—	
Furniture and fixtures	136 84	profits apportioned	48,902 25
Installments due and unpaid	1,053 58	Due installment shareholders—	
Interest, premium and fines due		advance payments	144 50
and unpaid	1,744 28	Due on shares lapsed or forfeited	17 35
Taxes, insurance, etc., advanced		Balance payable on loans made ..	1,600 00
for borrowers	7 50	Surplus or undivided profits	25 16
Initiation fees	5 25		
Total assets	\$269,329 26	Total liabilities	\$269,329 26

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 15, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$36,922 03
year	\$347 60	Loaned on shares	7,636 00
Dues on installment shares	53,798 70	Dues repaid on withdrawal	28,716 00
Interest	16,346 44	Profits or interest on withdrawal.	7,152 17
Gross premium	239 00	Matured shares	27,000 00
Fines	166 23	Borrowed money	44,200 00
Admission or membership fees ..	223 25	Interest on borrowed money	222 55
Mortgage loans repaid	31,797 04	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by mat-		rowers	13 26
ured shares	3,125 00	Salaries or other compensation of	
Mortgage loans canceled by fore-		officers, \$650.00; directors, \$208.-	
closure or deed	2,700 00	80; auditors, \$60.00	918 80
Stock loans repaid	6,268 27	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel	73 25
shares	900 00	Filing annual report	1 00
Money borrowed	42,700 00	Premium on officers' bonds	16 00
Taxes, insurance, etc., advanced,		Expressage	40
repaid	13 76	Cash in bank at end of year	5,969 20
Profits on withdrawals	215 87		
Total receipts	\$158,840 66	Total disbursements	\$158,840 66

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 653; membership at end of year, 688. Borrowing members, 192, holding 1,671 shares; non-borrowing members, 496, holding 2,571 shares.

Shares in force at beginning of fiscal year, 3,906; shares issued during year, 907; shares canceled (matured, 135) during year, 571; shares in force at close of year, 4,242.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MADISON BUILDING AND LOAN ASSOCIATION,
MADISON.

Incorporated June 3, 1907.

Commenced business June, 1907.

President, ALVAH L. REYNOLDS.

Secretary, EUGENE W. COOK.

Treasurer, WALTER E. FOWLER.

FINANCIAL CONDITION JUNE 26, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$43,800 00	Due installment shareholders—	
Loans on shares of association...	355 00	dues	\$19,554 00
Cash deposited in bank.....	229 57	Due installment shareholders—	
Furniture and fixtures.....	100 00	profits apportioned	2,146 89
Installments due and unpaid.....	199 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	144 75
and unpaid	262 07	Due prepaid or paid-up share-	
		holders—subscriptions	18,600 00
		Borrowed money	4,500 00
Total assets	\$44,945 64	Total liabilities	\$44,945 64

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 26, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$24,500 00
year	\$20 91	Loaned on shares.....	165 00
Dues on installment shares.....	10,370 00	Dues repaid on withdrawal.....	2,066 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	5 29
up shares	15,800 00	Prepaid or paid-up shares.....	11,800 00
Interest	2,405 70	Interest or dividends on prepaid	
Installment premiums	117 53	or paid-up shares.....	900 96
Fines	65 32	Borrowed money	14,700 00
Transfer fees	1 00	Interest on borrowed money.....	239 52
Mortgage loans repaid.....	8,400 00	Salaries or other compensation of	
Money borrowed	17,700 00	officers	150 00
		Rent	30 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	94 12
		Cash in bank at end of year.....	229 57
Total receipts	\$54,880 46	Total disbursements	\$54,880 46

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 92; membership at end of year, 113. Borrowing members, 24, holding 230 shares; non-borrowing members, 89, holding 699 shares.

Shares in force at beginning of fiscal year, 675; shares issued during year, 418; shares canceled (matured, none) during year, 164; shares in force at close of year, 929.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

MORRISTOWN BUILDING AND LOAN ASSOCIATION,
MORRISTOWN.

Incorporated August 13, 1886.

Commenced business August 25, 1886.

*President, EUGENE S. BURKE.**Secretary, ISAAC R. PIERSON.**Treasurer, RICHARD F. DEMPSEY.*

FINANCIAL CONDITION AUGUST 24, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$116,860 62	Due installment shareholders—	
Loans on shares of association ..	3,275 00	dues	\$95,184 00
Cash deposited in bank	5,150 45	Due installment shareholders—	
Furniture and fixtures	67 60	profits apportioned	27,621 07
Installments due and unpaid	362 00	Borrowed money	4,000 00
Interest and fines due and unpaid ..	1,089 40		
Total assets	\$126,805 07	Total liabilities	\$126,805 07

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 24, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$1,755 69	Loaned on mortgages	\$18,550 00
Dues on installment shares	21,396 00	Loaned on shares	2,910 00
Interest	6,782 06	Dues repaid on withdrawal	11,107 00
Gross premium	138 00	Profits or interest on withdrawal ..	1,190 13
Fines	77 27	Matured shares	14,705 00
Mortgage loans repaid	15,364 00	Borrowed money	23,000 00
Mortgage loans canceled by matured shares	1,937 87	Interest on borrowed money	549 86
Stock loans repaid	4,295 00	Salaries or other compensation of officers, \$375.00; auditors, \$39.00..	414 00
Stock loans canceled by matured shares	350 00	Rent	60 00
Money borrowed	11,000 00	Advertising, stationery, printing, postage, light and fuel	189 45
Bonds sold	14,730 00	Cash in bank at end of year	5,150 45
Total receipts	\$77,825 89	Total disbursements	\$77,825 89

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 257; membership at end of year, 278. Borrowing members, 44, holding 345 shares; non-borrowing members, 234, holding 1,471 shares.

Shares in force at beginning of fiscal year, 1,734; shares issued during year, 401; shares canceled (matured, 74) during year, 319; shares in force at close of year, 1,816.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.
Foreclosures during year, none.

MUSCONETCONG BUILDING AND LOAN ASSOCIATION,
NETCONG.

Incorporated September 11, 1893. Commenced business September 25, 1893.

President, H. A. TIMBRELL.

Secretary, J. FRANK BEST.

Treasurer, THOMAS H. MAHANY.

FINANCIAL CONDITION SEPTEMBER 27, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$32,955 00	Due installment shareholders—	
Loans on shares of association...	7,570 00	dues	\$31,552 00
Cash deposited in bank.....	3,953 66	Due installment shareholders—	
Furniture and fixtures.....	110 00	profits apportioned	12,793 83
Installments due and unpaid.....	370 00	Borrowed money	1,000 00
Interest and fines due and unpaid	331 63	Surplus or undivided profits.....	12 01
Taxes, insurance, etc., advanced			
for borrowers	17 50		
Total assets	\$95,357 84	Total liabilities	\$95,357 84

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 27, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$27,500 00
year	\$8,759 17	Loaned on shares.....	6,710 00
Dues on installment shares.....	23,185 00	Dues repaid on withdrawal.....	5,958 00
Interest	4,701 55	Profits or interest on withdrawal.	1,491 74
Gross premium	59 63	Matured shares	2,200 00
Fines	56 39	Taxes, insurance, etc., for bor-	
Transfer fees	7 50	rowers	22 50
Admission or membership fees...	92 50	Salaries or other compensation of	
Mortgage loans repaid.....	6,545 00	officers, \$300.00; auditors, \$9.00..	309 00
Stock loans repaid.....	3,785 00	Rent	36 00
Money borrowed	1,000 00	Advertising, stationery, printing,	
Taxes, insurance, etc., advanced,		postage, light and fuel.....	41 63
repaid	51 79	State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year.....	3,953 66
Total receipts	\$48,243 53	Total disbursements	\$48,243 53

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 203; membership at end of year, 229. Borrowing members, 101, holding 602 shares; non-borrowing members, 128, holding 1,305 shares.

Shares in force at beginning of fiscal year, 1,651; shares issued during year, 370; shares canceled (matured, 11) during year, 114; shares in force at close of year, 1,907.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 17-100 per cent.; on stock (book) loans, 4-25 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

ROCKAWAY BUILDING AND LOAN ASSOCIATION, ROCKAWAY.

Incorporated February 26, 1902.

Commenced business March 27, 1902.

President, E. W. ROEGNER.

Secretary, C. HERBERT WALLING.

Treasurer, VAN CLEVE F. MOTT.

FINANCIAL CONDITION MARCH 27, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$41,525 00	Due installment shareholders—	
Loans on shares of association...	2,020 00	dues	\$31,386 00
Cash deposited in bank.....	158 14	Due installment shareholders—	
Installments due and unpaid.....	33 00	profits apportioned	7,494 91
Interest and fines due and unpaid	35 10	Borrowed money	4,800 00
		Interest accrued on borrowed	
		money	58 94
		Surplus or undivided profits.....	31 39
Total assets	\$43,771 24	Total liabilities	\$43,771 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 27, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,350 00
year	\$734 96	Loaned on shares.....	1,016 00
Dues on installment shares.....	7,601 00	Dues repaid on withdrawal.....	840 00
Interest	2,439 35	Profits or interest on withdrawal.	129 00
Gross premium	55 08	Borrowed money	3,900 00
Fines	8 25	Interest on borrowed money.....	333 76
Transfer fees	1 00	Salaries or other compensation of	
Admission or membership fees....	33 90	officers	93 90
Stock loans repaid.....	956 00	Advertising, stationery, printing,	
Money borrowed	3,500 00	postage, light and fuel.....	38 10
Sale of desk	12 00	State examination and filing an-	
Profits on withdrawals.....	37 86	ual report	21 00
		Cash in bank at end of year.....	158 14
Total receipts	\$15,379 90	Total disbursements	\$15,379 90

Description, local, Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 76; membership at end of year, 93. Borrowing members, 36, holding 279 shares; non-borrowing members, 57, holding 378 shares.

Shares in force at beginning of fiscal year, 543; shares issued during year, 136; shares canceled (matured, none) during year, 22; shares in force at close of year, 657.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**DOVER MUTUAL LOAN AND BUILDING ASSOCIATION,
TOMS RIVER.**

Incorporated June 17, 1881.

Commenced business March, 1883.

*President, R. L. DISBROW.**Secretary, J. L. COWPERTHWAIT.**Treasurer, A. A. BRANT.*

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$267,750 00	Due installment shareholders—	
Loans on shares of association...	14,310 00	dues	\$270,132 00
Bonds owned	15,086 83	Due installment shareholders—	
Cash deposited in bank.....	34,620 33	profits apportioned	64,257 39
Furniture and fixtures.....	40 00	Surplus or undivided profits.....	41
Installments due and unpaid.....	1,026 00		
Interest and fines due and unpaid	1,556 64		
Total assets	\$334,389 80	Total liabilities	\$334,389 80

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$23,880 97	Loaned on mortgages.....	\$36,800 00
Dues on installment shares.....	59,913 00	Loaned on shares.....	7,005 00
Interest	17,697 60	Loaned on other securities.....	15,086 83
Gross premium	353 25	Dues repaid on withdrawal.....	14,423 00
Fines	709 56	Profits or interest on withdrawal.	2,574 37
Transfer fees	3 60	Matured shares	35,600 00
Admission or membership fees....	175 25	Salaries or other compensation of officers, \$450.00; auditors, \$15.00..	465 00
Mortgage loans repaid.....	24,250 00	Rent	18 00
Mortgage loans canceled by matured shares	12,600 00	Advertising, stationery, printing, postage, light and fuel.....	47 00
Stock loans repaid	5,005 00	Filing annual report.....	1 00
Stock loans canceled by matured shares	330 00	Express charges	2 40
Real estate sold.....	1,725 00	Safe deposit box rent.....	2 00
Sale of hay	12 00	Legal expenses	10 30
Total receipts	\$146,655 23	Cash in bank at end of year.....	34,620 33
		Total disbursements	\$146,655 23

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 692; membership at end of year, 721. Borrowing members, 257, holding 1,581 shares; non-borrowing members, 464, holding 3,221 shares.

Shares in force at beginning of fiscal year, 4,586; shares issued during year, 651; shares canceled (matured, 178) during year, 435; shares in force at close of year, 4,802.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

LAKEWOOD BUILDING AND LOAN ASSOCIATION,
LAKEWOOD.

Incorporated January 8, 1906.

Commenced business March 1, 1906.

*President, WILFRED H. JAYNE.**Secretary, JAMES H. DICKERSON.**Treasurer, IVINS B. THOMPSON.*

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$30,500 00	Due installment shareholders--	
Cash on hand.....	11	dues	\$29,340 00
Cash deposited in bank.....	3,060 09	Due installment shareholders--	
Furniture and fixtures.....	172 45	profits apportioned	4,548 06
Installments due and unpaid.....	312 00	Due on shares lapsed or forfeited	4 08
Interest and fines due and unpaid	174 52	Balance payable on loans made	353 81
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	4 72
for borrowers	31 50		
Total assets	\$34,250 67	Total liabilities	\$34,250 67

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be-		Loaned on mortgages.....	\$8,246 70
ginning of year.....	\$2,943 71	Dues repaid on withdrawal.....	2,198 00
Dues on installment shares.....	8,404 50	Profits or interest on withdrawal.	128 88
Interest	1,521 30	Salaries or other compensation of	
Gross premium	190 50	officers	100 00
Fines	66 92	Rent	48 00
Transfer fees	2 00	Advertising, stationery, printing,	
Mortgage loans repaid.....	800 00	postage, light and fuel.....	15 50
		Filing annual report.....	1 00
		Sign	3 50
		Safe and hauling.....	125 00
		Miscellaneous expenses	2 15
		Cash on hand and in bank at end	
		of year	3,060 20
Total receipts	\$13,928 93	Total disbursements	\$13,928 93

Description, local. Plan, serial; premium plan. gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 118; membership at end of year, 129. Borrowing members, 25, holding 149 shares; non-borrowing members, 104, holding 551 shares.

Shares in force at beginning of fiscal year, 645; shares issued during year, 103; shares canceled (matured, none) during year, 48; shares in force at close of year, 700.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, $2\frac{1}{2}$ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

**MUTUAL BENEFIT BUILDING AND LOAN ASSOCIATION,
TUCKERTON.**

Incorporated March 28, 1874.

Commenced business March 28, 1874.

*President, GEORGE E. BURTON.**Secretary, T. WILMER SPECK.**Treasurer, J. FRANK MATHIS.*

FINANCIAL CONDITION MARCH 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$82,300 00	Due installment shareholders—	
Loans on shares of association...	800 00	dues	\$85,000 00
Bonds owned	3,000 00	Due installment shareholders—	
Cash deposited in bank.....	16,079 17	profits apportioned	20,143 61
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		advance payments	321 75
due association	1,239 66	Surplus or undivided profits.....	1 59
Installments due and unpaid.....	803 12	Due auditors' salaries.....	15 00
Interest and fines due and unpaid	1,188 30		
Taxes, insurance, etc., advanced			
for borrowers	71 70		
Total assets	\$105,481 95	Total liabilities	\$105,481 95

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$11,100 00
year	\$9,850 89	Dues repaid on withdrawal.....	2,733 50
Dues on installment shares.....	16,765 16	Profits or interest on withdrawal.	356 19
Interest	5,173 54	Matured shares	8,775 40
Gross premium	230 00	Real estate acquired under fore-	
Fines	100 00	closure or in settlement of debts	
Admission or membership fees....	243 00	due association	329 66
Rents	55 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	2,600 00	chargeable to borrowers).....	16 00
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	4,500 00	rowers	13 90
Mortgage loans canceled by fore-		Salaries or other compensation of	
closure or deed	200 00	officers, \$212.00; auditors, \$15.00;	
Legal expenses repaid.....	68 11	janitor, \$4.00	231 00
		Rent	25 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	13 47
		Premium on officers' bonds.....	15 00
		Filing annual report.....	1 00
		Legal expenses and conveyancing	75 61
		State League dues.....	5 00
		Premium returned	5 00
		Expressage	80
		Cash in bank at end of year.....	16,079 17
Total receipts	\$39,785 70	Total disbursements	\$39,785 70

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 293; membership at end of year, 344. Borrowing members, 140, holding 822 shares; non-borrowing members, 204, holding 1,819 shares.

Shares in force at beginning of fiscal year, 2,344; shares issued during year, 492; shares canceled (matured, 85) during year, 195; shares in force at close of year, 2,641.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 5 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

POINT PLEASANT BUILDING AND LOAN ASSOCIATION,
POINT PLEASANT BEACH.

Incorporated February 11, 1902. Commenced business February 18, 1902.

President, CHESTER W. CLAYTON.

Secretary, THOMAS C. CURTIS.

Treasurer, JOHN F. CONOVER.

FINANCIAL CONDITION JANUARY 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$95,800 00	Due installment shareholders—	
Loans on shares of association ..	250 00	dues	\$82,884 00
Cash deposited in bank	6,961 95	Due installment shareholders—	
Installments due and unpaid	284 20	profits apportioned	20,194 80
Interest, premium and fines due		Due installment shareholders—	
and unpaid	256 15	advance payments	300 30
		Balance payable on loans made ..	173 20
Total assets	\$103,552 30	Total liabilities	\$103,552 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$19,226 80
year	\$4,863 72	Loaned on shares	250 00
Dues on installment shares	17,898 73	Dues repaid on withdrawal	2,398 00
Interest	5,555 78	Profits or interest on withdrawal ..	178 62
Gross premium	306 00	Borrowed money	600 00
Fines	80 90	Interest on borrowed money	1 00
Transfer fees	15 90	Salaries or other compensation of	
Mortgage loans repaid	600 00	officers	250 00
Money borrowed	600 00	Advertising, stationery, printing,	
Miscellaneous	1 11	postage, light and fuel	23 78
		State examination and filing an-	
		nual report	21 00
		Attorney's fee	5 00
		Premium on officers' bonds	5 00
		Over-deposit repaid	99
		Cash in bank at end of year	6,961 95
Total receipts	\$29,922 14	Total disbursements	\$29,922 14

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 224; membership at end of year, 282. Borrowing members, 85, holding 507 shares; non-borrowing members, 197, holding 960 shares.

Shares in force at beginning of fiscal year, 1,148; shares issued during year, 393; shares canceled (matured, none) during year, 74; shares in force at close of year, 1,467.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent.; on stock (book) loans, 1 per cent.

Admission fee charged, none. Withdrawal fee charged, 10 cents per share.

Foreclosures during year, none.

CELTIC MUTUAL BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated May 2, 1882.

Commenced business April, 1882.

*President, JOHN BRADLEY.**Secretary, HUGH SWEENEY.**Treasurer, HUGH SWEENEY.*

FINANCIAL CONDITION APRIL 29, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$600 00	Due installment shareholders—	
Cash deposited in bank.....	2,397 91	dues	\$7,464 31
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		profits apportioned	1,480 16
due association	9,000 00	Surplus or undivided profits.....	2,116 49
		Due on shares canceled.....	936 95
Total assets	\$11,997 91	Total liabilities	\$11,997 91

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 29, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Dues repaid on withdrawal.....	\$3,310 50
year	\$269 47	Profits or interest on withdrawal.	696 13
Dues on installment shares.....	378 00	Taxes, repairs and insurance (not	
Interest	337 04	chargeable to borrowers).....	816 32
Rents	1,050 00	Salaries or other compensation of	
Mortgage loans repaid.....	5,454 00	officers	200 00
		Rent	12 00
		State examination and filing an-	
		ual report	11 00
		Premium on officers' bonds.....	18 00
		Legal expenses	26 65
		Cash in bank at end of year.....	2,397 91
Total receipts	\$7,488 51	Total disbursements	\$7,488 51

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 18; membership at end of year, 11. Borrowing members, 1, holding 5 shares; non-borrowing members, 10, holding 55 shares.

Shares in force at beginning of fiscal year, 94; shares issued during year, none; shares canceled (matured, none) during year, 34; shares in force at close of year, 60.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CITIZENS' BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated April 21, 1892.

Commenced business March 1, 1892.

*President, JOSEPH SHARPE.**Secretary, S. D. RUMSEY.**Treasurer, ADRAIN WENTINK, JR.*

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$5,836 00	Due installment shareholders—	
Cash deposited in bank	6,715 04	dues	\$5,652 00
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		profits apportioned	673 87
due association	338 45	Due shareholders—matured shares	7,486 00
Installments due and unpaid	1,241 00	Interest accrued on unpaid ma-	
Interest and fines due and unpaid	103 94	tured shares	187 15
		Surplus or undivided profits	235 41
Total assets	\$14,234 43	Total liabilities	\$14,234 43

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$4,286 00
year	\$995 99	Dues repaid on withdrawal	8,157 00
Dues on installment shares	813 00	Profits or interest on withdrawal.	1,179 23
Interest	1,181 05	Matured shares	3,348 00
Fines	38 41	Interest accrued on matured	
Admission or membership fees ..	50	shares	531 35
Mortgage loans repaid	16,528 41	Taxes, repairs and insurance (not	
Real estate sold	5,000 00	chargeable to borrowers)	62 18
Premium on matured shares	33 23	Salaries or other compensation of	
All other	3 98	officers, \$150.00; auditors, \$60.00.	210 00
		Advertising, stationery, printing,	
		postage, light and fuel	105 77
		Cash in bank at end of year	6,715 04
Total receipts	\$24,594 57	Total disbursements	\$24,594 57

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 27; membership at end of year, 15. Borrowing members, 1, holding 14 shares; non-borrowing members, 14, holding 44 shares.

Shares in force at beginning of fiscal year, 150; shares issued during year, 1; shares canceled (matured, none) during year, 93; shares in force at close of year, 53.

Interest charged borrowing members during year, 5 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CLIFTON BUILDING AND LOAN ASSOCIATION,
CLIFTON.

Incorporated March 31, 1909.

Commenced business April 13, 1909.

*President, FRANK WILKINSON.**Secretary, S. GRANT THORBURN.**Treasurer, RICHARD W. YOUNG.*

FINANCIAL CONDITION APRIL 13, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$11,300 00	Due installment shareholders—	
Loans on shares of association ..	133 00	dues	\$9,942 50
Cash on hand	5 50	Due installment shareholders—	
Cash deposited in bank	199 40	profits apportioned	852 64
Books and stationery	57 85	Due installment shareholders—	
		advance payments	33 54
		Balance payable on loans made ..	860 00
		Surplus or undivided profits	7 07
Total assets	\$11,695 75	Total liabilities	\$11,695 75

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 13, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year	\$1,163 77	Loaned on mortgages	\$7,640 00
Dues on installment shares	6,427 50	Loaned on shares	133 00
Interest	458 09	Dues repaid on withdrawal	283 00
Gross premium	255 83	Profits or interest on withdrawal ..	50
Fines	9 90	Salaries or other compensation of officers	30 00
Admission or membership fees ..	32 00	Advertising, stationery, printing, postage, light and fuel	24 69
		Premium on officers' bonds	20 00
		State examination and filing annual report	11 00
		Cash on hand and in bank at end of year	204 90
Total receipts	\$8,347 09	Total disbursements	\$8,347 09

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 60; membership at end of year, 80. Borrowing members, 8, holding $4\frac{1}{2}$ shares; non-borrowing members, 72, holding 489 shares.

Shares in force at beginning of fiscal year, 366; shares issued during year, 202 $\frac{1}{2}$; shares canceled (matured, none) during year, 30; shares in force at close of year, 538 $\frac{1}{2}$.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 per cent.; on stock (book) loans, 2 $\frac{1}{2}$ per cent.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

FOURTH WARD BUILDING AND LOAN ASSOCIATION,
PASSAIC.

Incorporated March 8, 1910.

Commenced business April, 1910.

President, HENRY TRAIN.

Secretary, C. COLLIER.

Treasurer, HIRAM KEASLER.

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$10,000 00	Due installment shareholders—	
Cash deposited in bank.....	846 07	dues	\$9,139 00
		Due installment shareholders—	
		profits apportioned	570 40
		Borrowed money	1,100 00
		Surplus or undivided profits.....	36 67
Total assets	\$10,846 07	Total liabilities	\$10,846 07

RECEIPTS AND DISBURSEMENTS

For the Eighteen Months Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$9,420 00	Loaned on mortgages.....	\$10,000 00
Interest	451 50	Dues repaid on withdrawal.....	281 00
Gross premium	313 00	Profits or interest on withdrawal.	7 00
Fines	50	Borrowed money	2,700 00
Transfer fees	3 00	Interest on borrowed money.....	48 28
Admission or membership fees...	85 90	Salaries or other compensation of	
Money borrowed	3,800 00	officers	40 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	138 21
		Miscellaneous	13 34
		Cash in bank at end of year.....	846 07
Total receipts	\$14,073 90	Total disbursements	\$14,073 90

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 111. Borrowing members, 6, holding 57 shares; non-borrowing members, 105, holding 662 shares.

Shares issued during the 18 months, 775; shares canceled (matured, none) during year, 56; shares in force at close of year, 719.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3¼ per cent.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

GERMAN-AMERICAN BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated September 22, 1892. Commenced business October 1, 1892.

President, ROBERT GAEDE.

Secretary, JULIUS SCHWAAB.

Treasurer, ALBERT S. LABER.

FINANCIAL CONDITION OCTOBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$138,200 00	Due installment shareholders—	
Loans on shares of association...	5,745 00	dues	\$109,740 00
Cash deposited in bank.....	2,126 77	Due installment shareholders—	
Furniture and fixtures.....	125 00	profits apportioned	23,970 95
Installments due and unpaid.....	101 00	Due shareholders—matured shares	9,401 28
Interest and fines due and unpaid	95 12	Interest accrued on unpaid ma-	
		tured shares	257 77
		Borrowed money	2,000 00
		Surplus or undivided profits.....	1,022 89
Total assets	\$146,392 89	Total liabilities	\$146,392 89

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$21,500 00
year	\$1,996 72	Loaned on shares.....	805 00
Dues on installment shares.....	21,645 00	Dues repaid on withdrawal.....	10,426 00
Interest	6,838 57	Profits or interest on withdrawal.	1,749 42
Gross premium	1,132 35	Matured shares	14,731 63
Fines	19 97	Interest accrued on matured	
Admission or membership fees...	110 50	shares	315 36
Mortgage loans repaid.....	17,100 00	Borrowed money	28,500 00
Stock loans repaid.....	2,120 00	Interest on borrowed money.....	309 74
Money borrowed	30,500 00	Salaries or other compensation of	
		officers	795 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	127 50
		Interest on advance payments....	55 63
		Legal fees	21 00
		Cash in bank at end of year.....	2,126 77
Total receipts	\$81,463 11	Total disbursements	\$81,463 11

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 206; membership at end of year, 199. Borrowing members, 65, holding 790 shares; non-borrowing members, 134, holding 964 shares.

Shares in force at beginning of fiscal year, 1,815; shares issued during year, 221; shares canceled (matured, 79) during year, 282; shares in force at close of year, 1,754.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent.; on stock (book) loans, 5 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

GERMANIA BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated April 3, 1901.

Commenced business May 1, 1901.

President, AUGUST SCHAUB.

Secretary, WILLIAM A. MERZ.

Treasurer, FRANK DIETZ.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$205,050 00	Due installment shareholders—	
Loans on shares of association ..	3,465 00	dues	\$163,308 00
Cash deposited in bank	2,550 48	Due installment shareholders—	
Furniture and fixtures	21 83	profits apportioned	47,870 41
Installments due and unpaid	48 00		
Interest and fines due and unpaid	43 10		
Total assets	\$211,178 41	Total liabilities	\$211,178 41

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year		Loaned on mortgages	\$30,646 00
Dues on installment shares	\$459 87	Loaned on shares	1,625 00
Interest	30,707 00	Dues repaid on withdrawal	9,363 00
Installment premiums	10,362 73	Profits or interest on withdrawal.	2,507 34
Gross premium	10 26	Borrowed money	16,200 00
Fines	1,641 25	Interest on borrowed money	405 28
Admission or membership fees ..	65 99	Salaries or other compensation of officers, \$725.00; auditors, \$15.00.	740 00
Mortgage loans repaid	152 50	Advertising, stationery, printing, postage, light and fuel	36 01
Stock loans repaid	8,500 00	State examination and filing annual report	21 00
Money borrowed	2,080 00	Rebate on advance dues	85 49
	10,200 00	Cash in bank at end of year	2,550 48
Total receipts	\$64,179 60	Total disbursements	\$64,179 60

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured) \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 261; membership at end of year, 277. Borrowing members, 103, holding 1,191 shares; non-borrowing members, 174, holding 1,322 shares.

Shares in force at beginning of fiscal year, 2,329; shares issued during year, 305; shares canceled (matured, none) during year, 121; shares in force at close of year, 2,513.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent; on stock (book) loans, 5 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

HAWTHORNE BUILDING AND LOAN ASSOCIATION, HAWTHORNE.

Incorporated March 30, 1908.

Commenced business April 16, 1908.

President, THOMAS J. ARNOLD.

Secretary, WILLIAM C. VAN STONE.

Treasurer, CHARLES NELKE.

FINANCIAL CONDITION APRIL 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$30,950 00	Due installment shareholders—	
Cash deposited in bank.....	220 78	dues	\$22,980 00
Installments due and unpaid.....	101 00	Due installment shareholders—	
Interest and fines due and unpaid	106 47	profits apportioned	2,577 43
Transfer and entrance fees.....	2 90	Due installment shareholders—	
		advance payments	54 50
		Balance payable on loans made..	2,740 00
		Borrowed money	3,000 00
		Interest accrued on borrowed	
		money	4 17
		Surplus or undivided profits.....	25 05
Total assets	\$31,381 15	Total liabilities	\$31,381 15

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$19,210 00
year	\$2,312 07	Loaned on shares.....	50 00
Dues on installment shares.....	11,663 00	Dues repaid on withdrawal.....	56 00
Interest	1,491 61	Borrowed money	16,500 00
Gross premium	452 50	Interest on borrowed money.....	251 00
Fines	23 17	Salaries or other compensation of	
Transfer fees	19 50	officers	100 00
Admission or membership fees....	56 30	Rent	24 00
Mortgage loans repaid.....	900 00	Advertising, stationery, printing	
Stock loans repaid.....	100 00	and postage	49 37
Money borrowed	19,500 00	Interest refunded	36 00
Appraisal fee	10 00	State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	10 00
		Cash in bank at end of year.....	220 78
Total receipts	\$36,528 15	Total disbursements	\$36,528 15

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 93; membership at end of year, 125. Borrowing Members, 16, holding 198 shares; non-borrowing members, 109, holding 776 shares.

Shares in force at beginning of fiscal year, 623; shares issued during year, 359; shares canceled (matured, none) during year, 8; shares in force at close of year, 974.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, 2½ per cent.

Admission fee charged, 50 cents for first share and 10 cents for each additional share.

Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION, PASSAIC.

Incorporated May 27, 1895.

Commenced business June, 1895.

*President, JOHN J. BOWES.**Secretary, WILMOT STICKLE.**Treasurer, LOUIS A. COWLEY.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$98,645 00	Due installment shareholders—	
Loans on shares of association...	3,415 00	dues	\$79,731 00
Cash deposited in bank.....	360 14	Due installment shareholders—	
Furniture and fixtures.....	10 00	profits apportioned	20,093 28
Installments due and unpaid.....	448 16	Due installment shareholders—	
Interest and fines due and unpaid	244 25	advance payments	27 00
		Balance payable on loans made..	311 25
		Borrowed money	2,950 00
		Surplus or undivided profits.....	10 02
Total assets	\$103,122 55	Total liabilities	\$103,122 55

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,594 10	Loaned on mortgages.....	\$22,288 75
Dues on installment shares.....	24,447 38	Loaned on shares.....	2,615 00
Interest	5,673 09	Dues repaid on withdrawal.....	7,139 75
Gross premium	1,035 68	Profits or interest on withdrawal.	1,372 78
Fines	100 71	Matured shares	14,673 04
Transfer fees	1 30	Borrowed money	4,950 00
Admission or membership fees...	142 75	Interest on borrowed money.....	112 91
Mortgage loans repaid.....	9,125 00	Salaries or other compensation of officers	250 00
Mortgage loans canceled by matured shares	1,300 00	Rent	60 00
Stock loans repaid.....	410 00	Advertising, stationery, printing, postage, light and fuel.....	22 73
Stock loans canceled by matured shares	200 00	Filing annual report.....	1 00
Money borrowed	7,900 00	Premium on officers' bonds.....	24 00
Profits on shares purchased.....	921 94	Cash in bank at end of year.....	360 14
Dividends unearned—paid by members	18 15		
Total receipts	\$53,870 10	Total disbursements	\$53,870 10

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 148; membership at end of year, 175. Borrowing members, 47, holding 602 shares; non-borrowing members, 128, holding 1,235 shares.

Shares in force at beginning of fiscal year, 1,493; shares issued during year, 575; shares canceled (matured, 73) during year, 231; shares in force at close of year, 1,837.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 4 per cent.; on stock (book) loans, 4 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

LITTLE FALLS BUILDING AND LOAN ASSOCIATION,

LITTLE FALLS.

Incorporated March 16, 1887.

Commenced business April 12, 1887.

President, WILLIAM G. MCCLINCEY.

Secretary, HENRY HYER.

Treasurer, ROBERT C. VAN NESS.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$135,350 00	Due installment shareholders—	
Loans on shares of association...	8,853 00	dues	\$112,080 00
Cash deposited in bank.....	2,924 43	Due installment shareholders—	
Installments due and unpaid.....	403 00	profits apportioned	32,917 01
Interest and fines due and unpaid	818 44	Due installment shareholders—	
		advance payments	62 00
		Due shareholders—matured shares	3,270 62
		Interest accrued on unpaid matured	
		shares	17 75
		Surplus or undivided profits.....	1 49
Total assets	\$148,348 87	Total liabilities	\$148,348 87

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$22,011 49
year	\$4,045 79	Loaned on shares.....	2,470 00
Dues on installment shares.....	24,615 00	Dues repaid on withdrawal.....	3,568 00
Interest	8,670 81	Profits or interest on withdrawal.	220 02
Gross premium	952 61	Matured shares	25,053 42
Fines	144 73	Interest accrued on matured	
Transfer fees	6 00	shares	405 12
Admission or membership fees...	17 25	Salaries or other compensation of	
Mortgage loans repaid.....	10,300 00	officers, \$350.00; auditors, \$50.00..	400 00
Mortgage loans canceled by matured		Rent	36 00
shares	4,300 00	Advertising, stationery, printing,	
Stock loans repaid.....	758 00	postage, light and fuel.....	60 66
Stock loans canceled by matured		Premium on officers' bonds.....	20 00
shares	3,140 00	Filing annual report.....	1 00
Taxes, insurance, etc., advanced,		Cash in bank at end of year.....	2,924 43
repaid	18 75		
Profits on shares sold.....	201 20		
Total receipts	\$57,170 14	Total disbursements	\$57,170 14

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 230; membership at end of year, 250. Borrowing members, 90, holding 852 shares; non-borrowing members, 160, holding 1,064 shares.

Shares in force at beginning of fiscal year, 1,750; shares issued during year, 379; shares canceled (matured, 119) during year, 213; shares in force at close of year, 1,916.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3½ per cent.; on stock (book) loans, 3¼ per cent.

Admission fee charged, 25 cents per pass-book. Withdrawal fee charged, none.

Foreclosures during year, none.

MECHANICS' BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated April 17, 1883.

Commenced business April 23, 1883.

*President, WILLIAM WRIGHT.**Secretary, CHARLES C. HUGHES.**Treasurer, WALTER A. HARRISON.*

FINANCIAL CONDITION APRIL 11, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$5,690 93	Due installment shareholders—	
Cash deposited in bank.....	1,483 22	dues and profits.....	\$9,837 90
Real estate acquired under fore-		Surplus or undivided profits.....	819 16
closure or in settlement of debts			
due association	1,080 00		
Real estate sold under contract..	2,000 00		
Interest and fines due and unpaid	402 91		
Total assets	\$10,657 06	Total liabilities	\$10,657 06

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 11, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on shares.....	\$5 00
year	\$1,040 7.	Dues and profits repaid on with-	
Dues on installment shares.....	268 6	drawal	10,064 93
Interest	806 59	Matured shares	1,000 00
Fines	4 04	Interest accrued on matured	
Mortgage loans repaid.....	17,336 52	shares	50 00
Stock loans repaid.....	191 70	Borrowed money	22,700 00
Real estate sold.....	6,266 00	Interest on borrowed money.....	206 88
Money borrowed	10,100 00	Salaries or other compensation of	
Discount on withdrawals.....	24 65	officers, \$378.00; auditors, \$66.00..	444 00
		Rent	84 20
		Cash in bank at end of year.....	1,483 22
Total receipts	\$36,038 23	Total disbursements	\$36,038 23

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 37; membership at end of year, 31. Borrowing members, 4, holding 42 shares; non-borrowing members, 27, holding 72 shares.

Shares in force at beginning of fiscal year, 175; shares issued during year, none; shares canceled (matured, none) during year, 61; shares in force at close of year, 114.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MUTUAL HOME AND SAVINGS ASSOCIATION,
PATERSON.

Incorporated August 31, 1898. Commenced business September 7, 1898.

President, WILLIAM H. FLETCHER.

Secretary, JOHN J. SLOATE.

Treasurer, ARTHUR H. DEY.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$31,575 00	Due installment shareholders—	
Cash deposited in bank	396 05	dues	\$18,597 71
Premium on officers' bonds	25 50	Due installment shareholders—	
		profits apportioned	7,284 00
		Due prepaid or paid-up share-	
		holders—subscriptions	4,800 00
		Borrowed money	500 00
		Contingent fund	792 52
		Surplus or undivided profits	22 32
Total assets	\$31,996 55	Total liabilities	\$31,996 55

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$6,875 00
year	\$742 87	Dues repaid on withdrawal	2,666 89
Dues on installment shares	5,167 63	Profits or interest on withdrawal ..	667 33
Interest	1,837 70	Prepaid or paid-up shares	200 00
Installment premiums	406 17	Interest or dividends on prepaid	
Admission or membership fees	40 00	or paid-up shares	245 00
Mortgage loans repaid	7,300 00	Borrowed money	33,500 00
Money borrowed	29,500 00	Interest on borrowed money	130 50
		Salaries or other compensation of	
		officers, \$225.00; auditors, \$25.00.	250 00
		Advertising, stationery, printing,	
		postage, light and fuel	14 60
		State examination and filing an-	
		ual report	21 00
		Premium on officers' bonds	28 00
		Cash in bank at end of year	396 05
Total receipts	\$44,994 37	Total disbursements	\$44,994 37

Description, local. Plan, perpetual; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 80; membership at end of year, 79. Borrowing members, 15, holding 354 shares; non-borrowing members, 64, holding 933 shares.

Shares in force at beginning of fiscal year, 1,269; shares issued during year, 80; shares canceled (matured, none) during year, 62; shares in force at close of year, 1,287.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 1 3-10 per cent. per annum.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

**MUTUAL LOAN AND BUILDING ASSOCIATION,
PASSAIC.**

Incorporated April 21, 1882.

Commenced business May, 1882.

*President, JAMES F. SANDERSON.**Secretary, F. M. SWAN.**Treasurer, JOHN C. COFFEY.*

FINANCIAL CONDITION APRIL 29, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$49,157 50	Due installment shareholders—	
Loans on shares of association.....	3,035 00	dues	\$31,810 27
Cash deposited in bank.....	863 80	Due installment shareholders—	
Furniture and fixtures.....	100 00	profits apportioned	9,149 03
Installments due and unpaid.....	130 46	Due installment shareholders—	
Interest due and unpaid.....	9 15	advance payments	30 75
		Due on shares lapsed or forfeited	737 52
		Due prepaid or paid-up share-	
		holders—subscriptions	200 00
		Unearned gross premiums.....	244 85
		Borrowed money	7,800 00
		Surplus or undivided profits.....	199 11
		Reserve fund	3,124 38
Total assets	\$53,295 91	Total liabilities	\$53,295 91

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 29, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$5,150 00
year	\$626 97	Loaned on shares.....	1,495 00
Dues on installment shares.....	6,560 71	Dues repaid on withdrawal.....	5,085 98
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	1,506 14
up shares	205 00	Matured shares	4,466 23
Interest	3,076 13	Interest accrued on matured	
Gross premium	225 24	shares	86 91
Fines	35 87	Borrowed money	12,100 00
Transfer fees	1 60	Interest on borrowed money.....	477 83
Admission or membership fees....	23 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	6,700 00	chargeable to borrowers).....	176 58
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	3,300 00	officers, \$311.66; directors, \$54.00;	
Real estate sold.....	1,228 72	auditors, \$10.00	375 66
Money borrowed	9,900 00	Rent	84 00
Withdrawal forfeits	80 72	Advertising, stationery, printing,	
Appraisal fees repaid.....	4 00	postage, light and fuel.....	56 08
		State examination and filing an-	
		nual report	21 00
		Painting and sign board.....	8 50
		Letter box	1 25
		Premium on officers' bonds.....	13 00
		Cash in bank at end of year.....	863 80
Total receipts	\$31,967 96	Total disbursements	\$31,967 96

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 71; membership at end of year, 72. Borrowing members, 44, holding 327 shares; non-borrowing members, 28, holding 220 shares.

Shares in force at beginning of fiscal year, 538; shares issued during year, 92; shares canceled (matured, 22) during year, 83; shares in force at close of year, 547.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 21-25 per cent.* on stock (book) loans, 4 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PASSAIC BUILDING AND LOAN ASSOCIATION,
PASSAIC.

Incorporated March 24, 1897.

Commenced business April, 1897.

*President, HARRY MEYERS.**Secretary, JOHN SCHMIDT.**Treasurer, CHARLES L. WHITE, JR.*

FINANCIAL CONDITION MARCH 14, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$42,306 10	Due installment shareholders—dues	\$39,138 00
Loans on shares of association ..	700 00	Due installment shareholders—profits apportioned	7,023 26
Cash deposited in bank	5,507 13	Due installment shareholders—advance payments	189 00
Installments due and unpaid	131 00	Due shareholders—matured shares	2,053 20
Suspense account	99 23	Surplus or undivided profits	22 77
		Special reserve	317 23
Total assets	\$48,743 46	Total liabilities	\$48,743 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 14, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$8,892 67	Loaned on mortgages	\$7,600 00
Dues on installment shares	11,976 24	Loaned on shares	700 00
Interest	2,811 35	Dues repaid on withdrawal	2,182 00
Installment premiums	9 10	Profits or interest on withdrawal	209 46
Gross premium	224 50	Matured shares	17,081 88
Fines	40 83	Borrowed money	5,500 00
Transfer fees	2 50	Interest on borrowed money	58 16
Admission or membership fees ..	41 70	Salaries or other compensation of officers	450 00
Mortgage loans repaid	6,093 90	Rent	50 00
Mortgage loans canceled by matured shares	3,500 00	Advertising, stationery, printing, postage, light and fuel	31 00
Stock loans repaid	60 00	State examination and filing annual report	21 00
Stock loans canceled by matured shares	300 00	Suspense account	134 23
Money borrowed	5,500 00	Cash in bank at end of year	5,507 13
Withdrawal forfeits	72 07		
Total receipts	\$39,524 86	Total disbursements	\$39,524 86

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 73; membership at end of year, 83. Borrowing members, 18, holding 245 shares; non-borrowing members, 65, holding 728 shares.

Shares in force at beginning of fiscal year, 757; shares issued during year, 417; shares canceled (matured, 83) during year, 201; shares in force at close of year, 973.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,
PASSAIC.

Incorporated August 23, 1887.

Commenced business August, 1887.

*President, HENRY BERGER.**Secretary, GEORGE A. CLOUGH.**Treasurer, CRINES BIRD.*

FINANCIAL CONDITION AUGUST 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$185,314 43	Due installment shareholders—	
Loans on shares of association...	6,792 50	dues	\$154,092 46
Cash deposited in bank.....	3,171 65	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	39,230 45
closure or in settlement of debts		Surplus or undivided profits.....	4,606 59
due association	90 96		
Real estate sold under contract...	1,205 00		
Furniture and fixtures.....	352 10		
Interest and fines due and unpaid	967 81		
Taxes, insurance, etc., advanced			
for borrowers	35 05		
Total assets	\$197,929 50	Total liabilities	\$197,929 50

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending August 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$33,300 40
year	\$1,118 98	Loaned on shares.....	1,881 50
Dues on installment shares.....	38,762 80	Dues repaid on withdrawal.....	16,990 08
Interest	11,356 97	Profits or interest on withdrawal.	3,460 34
Gross premium	1,272 52	Matured shares	37,411 20
Fines	219 70	Interest accrued on matured	
Transfer fees	9 80	shares	109 56
Admission or membership fees...	187 20	Borrowed money	18,700 00
Rents	469 95	Interest on borrowed money.....	490 48
Mortgage loans repaid.....	29,040 20	Taxes, repairs and insurance (not	
Mortgage loans canceled by mat-		chargeable to borrowers).....	232 88
ured shares	12,400 00	Salaries or other compensation of	
Stock loans repaid.....	2,957 00	officers, \$675.00; auditors, \$250.00	925 00
Stock loans canceled by matured		Rent	132 00
shares	1,100 00	Advertising, stationery, printing,	
Real estate sold	4,000 00	postage, light and fuel.....	48 99
Money borrowed	13,500 00	Interest on advanced dues.....	31 70
Taxes, insurance, etc., advanced,		Furniture and fixtures.....	52 10
repaid	50 14	Miscellaneous	223 44
Withdrawal forfeit	285 71	Cash in bank at end of year.....	3,171 65
Dividends repaid	18 45		
Profit on shares sold.....	140 70		
Miscellaneous	271 20		
Total receipts	\$117,161 32	Total disbursements	\$117,161 32

Description, local. Plan, serial; premium plan, gross. Par value of shares (matur-
\$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 406; membership at end of year, 424. Borrow-
ing members, 166, holding 1,188 shares; non-borrowing members, 258, holding 2,054 shares.

Shares in force at beginning of fiscal year, 3,156; shares issued during year, 639; shares
canceled (matured, 185) during year, 553; shares in force at close of year, 3,242.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 3% per cent.; on stock (book) loans,
4 per cent.

Admission fee charged, 30 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S LOAN AND BUILDING ASSOCIATION,
PATERSON.

Incorporated November 24, 1883. Commenced business November, 1883.

President, HUGH C. LENDRIM. *Secretary*, WILLIAM W. DUDDLESTONE.

Treasurer, CORNELIUS PECKART.

FINANCIAL CONDITION OCTOBER 18, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$102,350 00	Due installment shareholders—	
Loans on shares of association ..	2,095 00	dues	\$85,764 00
Cash deposited in bank	733 09	Due installment shareholders—	
Real estate sold under contract ..	6,480 00	profits apportioned	20,979 45
Furniture and fixtures	64 00	Due installment shareholders—	
Installments due and unpaid	705 00	advance payments	56 00
Interest and fines due and unpaid ..	483 78	Borrowed money	6,100 00
Taxes, insurance, etc., advanced		Interest accrued on borrowed	
for borrowers	9 00	money	70 42
Total assets	\$112,969 87	Total liabilities	\$112,969 87

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 18, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$11,400 00
year	\$2,966 16	Loaned on shares	1,860 00
Dues on installment shares	20,709 50	Dues repaid on withdrawal	1,706 00
Interest	6,661 59	Profits or interest on withdrawal ..	244 36
Gross premium	177 20	Matured shares	30,000 00
Fines	21 90	Interest on borrowed money	113 59
Admission or membership fees	192 50	Taxes, repairs and insurance (not	
Rents	41 86	chargeable to borrowers)	29 07
Mortgage loans repaid	8,900 00	Salaries or other compensation of	
Stock loans repaid	60 00	officers, \$325.00; auditors, \$50.00.	375 00
Stock loans canceled by matured		Rent	12 10
shares	450 00	Advertising, stationery, printing,	
Real estate sold	360 00	postage, light and fuel	49 10
Money borrowed	6,100 00	Premium on officers' bonds	10 00
Total receipts	\$46,640 71	State examination and filing an-	
		nual report	21 00
		Commission on sale of real estate ..	37 50
		Cash in bank at end of year	783 09
		Total disbursements	\$46,640 71

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 216; membership at end of year, 238. Borrowing members, 53, holding 606 shares; non-borrowing members, 185, holding 1,020 shares.

Shares in force at beginning of fiscal year, 1,436; shares issued during year, 385; shares canceled (matured, 150) during year, 195; shares in force at close of year, 1,626.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PROVIDENT BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated March 12, 1886.

Commenced business June 7, 1886.

President, GEORGE JACKSON.

Secretary, DANIEL VAN WINKLE.

Treasurer, A. G. OATMAN.

FINANCIAL CONDITION MAY 25, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$76,095 72	Due installment shareholders—	
Loans on shares of association...	959 00	dues	\$65,382 00
Cash deposited in bank.....	518 67	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	14,724 71
closure or in settlement of debts		Due installment shareholders—	
due association	6,800 00	advance payments	16 00
Furniture and fixtures.....	100 00	Due on shares lapsed or forfeited	31 34
Installments due and unpaid.....	120 50	Borrowed money	5,000 00
Interest and fines due and unpaid	570 50	Surplus or undivided profits.....	129 02
Taxes, insurance, etc., advanced			
for borrowers	65 18		
Rents due	53 50		
Total assets	\$85,283 07	Total liabilities	\$85,283 07

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 25, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$25,786 00
year	\$8,796 28	Loaned on shares.....	520 00
Dues on installment shares.....	12,401 00	Dues repaid on withdrawal.....	7,024 00
Interest	4,521 85	Profits or interest on withdrawal.	1,190 13
Gross premium	513 40	Matured shares	11,627 13
Fines	88 71	Borrowed money	5,000 00
Admission or membership fees....	92 50	Interest on borrowed money.....	270 14
Rents	638 00	Taxes, repairs and insurance (not	
Mortgage loans repaid.....	13,374 00	chargeable to borrowers).....	188 72
Stock loans repaid.....	745 00	Taxes, insurance, etc., for bor-	
Stock loans canceled by matured		rowers	42 75
shares	1,246 00	Salaries or other compensation of	
Money borrowed	10,000 00	officers, \$425.00; auditors, \$75.00.	500 00
Taxes, insurance, etc., advanced,		Rent	50 00
repaid	124 73	Advertising, stationery, printing,	
Profit on shares sold.....	235 60	postage, light and fuel.....	78 50
Dividends deducted on withdraw-		Cash in bank at end of year.....	518 67
als	18 97		
Total receipts	\$52,796 04	Total disbursements	\$52,796 04

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 50 cents and \$1.00, payable monthly.

Membership at beginning of fiscal year, 135; membership at end of year, 144. Borrowing members, 35, holding 420 shares; non-borrowing members, 109, holding 560 shares.

Shares in force at beginning of fiscal year, 965; shares issued during year, 185; shares canceled (matured, 59) during year, 170; shares in force at close of year, 980.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

RIVERSIDE BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated June 29, 1887.

Commenced business July, 1887.

President, H. WALTER BAER.

Secretary, EDMUND G. STALTER.

Treasurer, DWIGHT ASHLEY, JR.

FINANCIAL CONDITION JUNE 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$28,200 00	Due installment shareholders—	
Cash deposited in bank.....	808 35	dues	\$20,827 00
		Due installment shareholders—	
		profits apportioned	3,919 10
		Borrowed money	4,000 00
		Surplus or undivided profits.....	262 25
Total assets	\$29,008 35	Total liabilities	\$29,008 35

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$174 94	Loaned on mortgages.....	\$1,850 00
Dues on installment shares.....	6,635 00	Dues repaid on withdrawal.....	3,355 00
Interest	1,971 84	Profits or interest on withdrawal.	671 79
Gross premium	5 00	Matured shares	10,729 94
Admission or membership fees...	70 50	Interest accrued on matured shares	1 27
Mortgage loans repaid.....	9,050 00	Borrowed money	6,500 00
Mortgage loans canceled by matured shares	800 00	Interest on borrowed money.....	71 18
Money borrowed	5,500 00	Salaries or other compensation of officers	180 00
		Advertising, stationery, printing, postage, light and fuel.....	39 75
		Cash in bank at end of year.....	808 35
Total receipts	\$24,207 28	Total disbursements	\$24,207 28

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 55; membership at end of year, 65. Borrowing members, 15, holding 141 shares; non-borrowing members, 50, holding 342 shares.

Shares in force at beginning of fiscal year, 435; shares issued during year, 141; shares canceled (matured 48) during year, 93; shares in force at close of year, 483.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SILK CITY BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated March 23, 1910.

Commenced business April 18, 1910.

President, WILLIAM SPITZ.

Secretary, BENJAMIN L. STEIN.

Treasurer, JACOB KONNER.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,100 00	Due installment shareholders—	
Loans on shares of association ..	25 00	dues	\$11,970 00
Cash on hand	14 75	Due installment shareholders—	
Cash deposited in bank	32 64	profits apportioned	474 41
Installments due and unpaid	225 00	Due installment shareholders—	
Fines due and unpaid	11 00	advance payments	5 00
Personal property	50 00	Surplus or undivided profits	8 98
Total assets	\$12,458 39	Total liabilities	\$12,458 39

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.*	Disbursements.	Amount.
Dues on installment shares	\$12,687 00	Loaned on mortgages	\$12,100 00
Interest	369 99	Loaned on shares	25 00
Gross premium	302 50	Dues repaid on withdrawal	927 00
Fines	13 55	Borrowed money	3,300 00
Transfer fees	1 00	Interest on borrowed money	30 10
Money borrowed	3,300 00	Salaries or other compensation of	
Pass-books	16 00	officers	100 00
		Advertising, stationery, printing,	
		postage, light and fuel	110 55
		Premium on officers' bonds	40 00
		Cash on hand and in bank at be-	
		ginning of year	47 39
Total receipts	\$16,690 04	Total disbursements	\$16,690 04

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 121. Borrowing members, 5, holding 135½ shares; non-borrowing members, 116, holding 924 shares.

Shares issued during year, 1,225½; shares canceled (matured, none) during year, 166; shares in force at close of year, 1,059½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

SOUTH PATERSON BUILDING AND LOAN ASSOCIATION,
PATERSON.

Incorporated February 28, 1890.

Commenced business March 1, 1890.

President, BYRON VANDEHOVEN.

Secretary, RUDOLPH H. MATTHIES.

Treasurer, FREDERICK J. SCHWARZ, JR.

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$20,650 00	Due installment shareholders—	
Loans on shares of association...	820 00	dues	\$16,104 00
Cash deposited in bank.....	105 13	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	2,209 02
closure or in settlement of debts		Due shareholders—matured shares	6,119 10
due association	2,738 84		
Furniture and fixtures.....	95 00		
Installments due and unpaid....	20 00		
Interest and fines due and unpaid	3 15		
Total assets	\$24,432 12	Total liabilities	\$24,432 12

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on shares.....	\$225 00
year	\$238 46	Dues repaid on withdrawal.....	1,900 00
Dues on installment shares.....	2,354 00	Profits or interest on withdrawal.	434 59
Interest	1,340 71	Matured shares	500 00
Gross premium	5 63	Borrowed money	800 00
Fines	9 20	Interest on borrowed money....	18 89
Admission or membership fees...	75	Taxes, repairs and insurance (not	
Rents	53 82	chargeable to borrowers).....	90 79
Mortgage loans repaid.....	200 00	Salaries or other compensation of	
Stock loans repaid.....	135 00	officers, \$280.00; auditors, \$45.00..	325 00
Withdrawal fees	94 83	State examination and filing an-	
		nual report	21 00
		Premium on officers' bonds.....	12 00
		Cash in bank at end of year.....	105 13
Total receipts	\$4,432 40	Total disbursements	\$4,432 40

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 53; membership at end of year, 40. Borrowing members, 13, holding 114 shares; non-borrowing members, 27, holding 66 shares.

Shares in force at beginning of fiscal year, 230; shares issued during year, 3; shares canceled (matured, 27) during year, 53; shares in force at close of year, 180.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on stock (book) loans granted during the year, 2½ per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, 5 per cent.

Foreclosures during year, none.

UNION LOAN AND BUILDING ASSOCIATION,
PASSAIC.

Incorporated May 5, 1888.

Commenced business June, 1888.

President, H. F. DATESMAN.

Secretary, O. S. TWIST.

Treasurer, JOHN S. CADMUS.

FINANCIAL CONDITION JUNE 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$197,620 00	Due installment shareholders—	
Loans on shares of association...	9,076 00	dues	\$168,348 00
Cash deposited in bank.....	8,701 64	Due installment shareholders—	
Real estate sold under contract..	2,733 61	profits apportioned	43,159 69
Furniture and fixtures.....	90 84	Due installment shareholders—	
Installments due and unpaid.....	262 00	advance payments	85 80
Interest, premium and fines due		Balance payable on loans made..	4,253 00
and unpaid	1,294 53	Surplus or undivided profits.....	3,932 13
Total assets	\$219,778 62	Total liabilities	\$219,778 62

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending June 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$26,297 00
year	\$7,156 84	Loaned on shares.....	8,775 00
Dues on installment shares.....	37,712 62	Dues repaid on withdrawal.....	15,424 00
Interest	12,370 78	Profits or interest on withdrawal.	4,451 13
Installment premiums	620 20	Matured shares	19,848 16
Fines	351 09	Taxes, repairs and insurance (not	
Transfer fees	5 75	chargeable to borrowers).....	5 70
Admission or membership fees...	172 20	Salaries or other compensation of	
Mortgage loans repaid.....	10,409 00	officers, \$750.00; auditors, \$90.00.	840 00
Mortgage loans canceled by ma-		Rent	120 00
tured shares	4,800 00	Advertising, stationery, printing,	
Stock loans repaid.....	3,895 00	postage, light and fuel.....	203 86
Stock loans canceled by matured		Premium on officers' bonds.....	15 00
shares	7,200 00	Cash in bank at end of year.....	8,701 64
Real estate sold—contract.....	74 14		
Profit on shares sold.....	12 87		
Total receipts	\$84,681 49	Total disbursements	\$84,681 49

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 318; membership at end of year, 322. Borrowing members, 120, holding 1,430 shares; non-borrowing members, 202, holding 1,679 shares.

Shares in force at beginning of fiscal year, 2,949; shares issued during year, 604; shares canceled (matured, 99) during year, 444; shares in force at close of year, 3,109.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3-10 per cent. per annum; on stock (book) loans, 3-10 per cent. per annum.

Admission fee charged, 30 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WORKINGMEN'S HOME BUILDING AND LOAN ASSOCIATION,
PASSAIC.

Incorporated January 26, 1904.

Commenced business March 1, 1904.

*President, VALENTINE CHUBA.**Secretary, JACOB KUCALA.**Treasurer, JOSEPH BOLCAR.*

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$8,300 00	Due installment shareholders—	
Loans on shares of association ..	287 00	dues	\$7,826 80
Cash on hand	102 20	Due installment shareholders—	
Books and stationery	74 73	profits apportioned	853 10
		Surplus or undivided profits	84 03
Total assets	\$8,763 93	Total liabilities	\$8,763 93

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$2,000 00
year	\$35 11	Loaned on shares	240 00
Dues on installment shares	2,784 00	Dues repaid on withdrawal	3,170 00
Interest	484 75	Profits or interest on withdrawal	293 51
Gross premium	50 00	Salaries or other compensation of	
Fines	7 10	officers, \$100.00; directors, \$48.00;	
Transfer fees	3 00	auditors, \$15.00	163 00
Admission or membership fees ..	19 25	Rent	10 00
Mortgage loans repaid	2,200 00	Advertising, stationery, printing,	
Stock loans repaid	420 00	postage, light and fuel	5 50
Pass-books	2 00	State examination and filing an-	
		nuual report	21 00
		Cash on hand at end of year	102 20
Total receipts	\$6,005 21	Total disbursements	\$6,005 21

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 49; membership at end of year, 39. Borrowing members, 7, holding 86 shares; non-borrowing members, 32, holding 206 shares.

Shares in force at beginning of fiscal year, 334; shares issued during year, 72; shares canceled (matured, none) during year, 118; shares in force at close of year, 292.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

FRANKLIN LOAN AND BUILDING ASSOCIATION,
SALEM.

Incorporated April 18, 1861.

Commenced business April, 1861.

President, CLEAYTON WISTAR.

Secretary, A. H. POWELL.

Treasurer, ALBERT STEINER.

FINANCIAL CONDITION MARCH 27, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$107,887 32	Due installment shareholders— dues	\$107,076 00
Loans on mortgages (other than first liens)	800 00	Due installment shareholders— profits apportioned	19,350 08
Loans on shares of association ..	3,135 00	Due installment shareholders— advance payments	218 00
Cash deposited in bank	11,450 07	Surplus or undivided profits	1 08
Real estate acquired under fore- closure or in settlement of debts due association	1,200 00		
Real estate sold under contract ..	1,175 00		
Furniture and fixtures	75 00		
Installments due and unpaid	386 00		
Interest and fines due and unpaid	536 77		
Total assets	\$126,645 16	Total liabilities	\$126,645 16

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 27, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$4,083 84	Loaned on mortgages	\$20,580 00
Dues on installment shares	22,864 00	Loaned on shares	1,880 00
Interest	6,397 46	Dues repaid on withdrawal	3,128 00
Gross premium	514 51	Profits or interest on withdrawal ..	276 70
Fines	111 52	Matured shares	7,124 69
Admission or membership fees ..	213 50	Borrowed money	3,110 68
Rents	112 70	Interest on borrowed money	17 89
Mortgage loans repaid	7,944 23	Taxes, repairs and insurance (not chargeable to borrowers)	38 18
Mortgage loans canceled by ma- tured shares	2,800 00	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	1,259 98
Stock loans repaid	1,270 00	Salaries or other compensation of officers, \$500.00; auditors, \$15.00 ..	515 00
Real estate sold	150 00	Rent	35 00
Money borrowed	3,110 68	Advertising, stationery, printing, postage, light and fuel	69 12
Taxes, insurance, etc., advanced, repaid	5 00	State examination and filing an- nual report	21 00
		Premium on officers' bonds	24 10
		State League dues	5 00
		Drawing papers and recording ..	27 02
		Commission for collecting rents ..	7 85
		Miscellaneous expenses	7 25
		Cash in bank at end of year	11,450 07
Total receipts	\$49,577 44	Total disbursements	\$49,577 44

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 325; membership at end of year, 374. Borrowing members, 121, holding 616 shares; non-borrowing members, 253, holding 1,250 shares.

Shares in force at beginning of fiscal year, 1,533; shares issued during year, 427; shares canceled (matured, 35) during year, 94; shares in force at close of year, 1,886.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PENNSGROVE BUILDING AND LOAN ASSOCIATION,

PENNSGROVE.

Incorporated February 8, 1906.

Commenced business April 19, 1906.

President, JOHN P. RIGGINS.

Secretary, WILLIAM H. TITUS.

Treasurer, JOHN P. LEAP.

FINANCIAL CONDITION APRIL 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$4,000 00	Due installment shareholders—	
Cash deposited in bank.....	4 29	dues	\$3,063 00
Installments due and unpaid.....	96 40	Due installment shareholders—	
Interest, premium and fines due		profits apportioned	366 83
and unpaid	10 34	Due installment shareholders—	
Pass-books	47 00	advance payments	2 00
		Due on shares lapsed or forfeited	353 40
		Borrowed money	331 20
		Due insurance fund.....	41 60
Total assets	\$4,158 03	Total liabilities	\$4,158 03

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$1,600 00
year	\$627 55	Dues repaid on withdrawal.....	305 00
Dues on installment shares.....	802 40	Profits or interest on withdrawal.	20 30
Interest	226 37	On shares lapsed or forfeited....	1 76
Fines	2 30	Borrowed money	840 00
Admission or membership fees....	3 75	Interest on borrowed money.....	23 07
Money borrowed	1,171 20	Salaries or other compensation of	
		officers	37 50
		Advertising, stationery, printing,	
		postage, light and fuel.....	65
		Filing annual report.....	1 00
		Cash in bank at end of year.....	4 29
Total receipts	\$2,833 57	Total disbursements	\$2,833 57

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 21; membership at end of year, 22. Borrowing members, 4, holding 20 shares; non-borrowing members, 18, holding 49 2-5 shares.

Shares in force at beginning of fiscal year, 69 2-5; shares issued during year, 15; shares canceled (matured, none) during year, 15; shares in force at close of year, 69 2-5.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

QUINTON LOAN AND BUILDING ASSOCIATION,
QUINTON.

Incorporated February 4, 1871.

Commenced business November, 1871.

*President, WILLIAM PLUMMER.**Secretary, ABNER S. HIRES.**Treasurer, S. C. SHEPPARD.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$24,300 00	Due installment shareholders—	
Loans on shares of association...	2,365 00	dues	\$23,322 00
Cash deposited in bank.....	1,776 34	Due installment shareholders—	
Installments due and unpaid.....	196 97	profits apportioned	5,673 55
Interest and fines due and unpaid	345 61	Surplus or undivided profits.....	2 87
Taxes, insurance, etc., advanced			
for borrowers	14 50		
Total assets	\$28,998 42	Total liabilities	\$28,998 42

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$2,100 00
year	\$2,388 50	Loaned on shares.....	215 00
Dues on installment shares.....	3,293 50	Dues repaid on withdrawal.....	4,358 50
Interest	1,828 88	Profits or interest on withdrawal.	1,133 53
Gross premium	55 14	Matured shares	3,810 60
Fines	46 98	Taxes, repairs and insurance (not	
Admission or membership fees...	9 76	chargeable to borrowers).....	455 68
Mortgage loans repaid.....	1,900 00	Salaries or other compensation of	
Stock loans repaid.....	3,000 00	officers, \$187.00; other office em-	
Real estate sold.....	1,538 25	ployees, \$6.00	193 00
Taxes, insurance, etc., advanced,		Search fees, etc.....	32 64
repaid	12 50	Cash in bank at end of year.....	1,776 34
Tax returned	1 78		
Total receipts	\$14,075 29	Total disbursements	\$14,075 29

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 65; membership at end of year, 64. Borrowing members, 35, holding 154½ shares; non-borrowing members, 29, holding 116 shares.

Shares in force at beginning of fiscal year, 288½; shares issued during year, 39; shares canceled (matured, 18) during year, 57; shares in force at close of year, 270½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 63-100 per cent.; on stock (book) loans none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SECOND ELMER MUTUAL LOAN AND BUILDING ASSOCIATION,
ELMER.

Incorporated November 10, 1879. Commenced business November 10, 1879.

President, ROBERT M. HITCHNER.

Secretary, JAMES A. WENTZELL.

Treasurer, FRANCIS D. DUFFIELD.

FINANCIAL CONDITION DECEMBER 8, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$38,000 00	Due installment shareholders—	
Loans on shares of association...	790 00	dues	\$36,009 00
Cash deposited in bank.....	5,242 96	Due installment shareholders—	
Office building	125 00	profits apportioned	8,201 75
Furniture and fixtures.....	50 00	Due installment shareholders—	
Installments due and unpaid.....	152 70	advance payments	215 00
Interest and fines due and unpaid	322 09	Due for auditors' examination....	9 00
Rent due and unpaid.....	2 00	Taxes due	250 00
Total assets	\$44,684 75	Total liabilities	\$44,684 75

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 8, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,500 00
year	\$4,037 56	Loaned on shares.....	90 00
Dues on installment shares.....	6,982 15	Dues repaid on withdrawal.....	631 00
Interest	2,128 11	Profits or interest on withdrawal.	56 28
Gross premium	429 50	Taxes, repairs and insurance (not	
Fines	142 80	chargeable to borrowers).....	305 53
Admission or membership fees.....	60 26	Salaries or other compensation of	
Mortgage loans repaid.....	1,300 00	officers, \$100.00; auditors, \$9.00;	
		clerks, \$100.00	209 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	13 29
		State examination and filing an-	
		ual report	21 00
		Protest fees	1 32
		Premium on officers' bonds.....	10 00
		Cash in bank at end of year.....	5,242 96
Total receipts	\$15,080 38	Total disbursements	\$15,080 38

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 111; membership at end of year, 132. Borrowing members, 48, holding 209½ shares; non-borrowing members, 84, holding 355 shares.

Shares in force at beginning of fiscal year, 454; shares issued during year, 120¼; shares canceled (matured, none) during year, 10; shares in force at close of year, 564½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent.; on stock (book) loans, 5 per cent.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

SECOND UNION LOAN AND BUILDING SOCIETY,
WOODSTOWN.

Incorporated December 28, 1869.

Commenced business January 1, 1870.

President, ISAIAH C. SHINN.

Secretary, U. G. HILLMAN.

Treasurer, S. S. JESS.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$71,165 00	Due installment shareholders— dues	\$70,228 00
Loans on shares of association...	9,565 00	Due installment shareholders— profits apportioned	15,277 18
Loans on other securities.....	100 00	Due installment shareholders— advance payments	76 00
Bonds owned	2,109 00	Surplus or undivided profits.....	26 62
Cash deposited in bank.....	812 44		
Installments due and unpaid.....	43 00		
Interest and fines due and unpaid	1,813 36		
Total assets	\$85,607 80	Total liabilities	\$85,607 80

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at be- ginning of year.....	\$58 08	Loaned on mortgages.....	\$10,300 00
Dues on installment shares.....	10,335 00	Loaned on shares.....	4,520 00
Interest	3,516 25	Dues repaid on withdrawal.....	917 00
Installment premiums	75	Profits or interest on withdrawal.	25 80
Fines	18 35	Borrowed money	300 00
Mortgage loans repaid.....	3,250 00	Interest on borrowed money.....	1 50
Stock loans repaid.....	140 00	Interest on mortgages purchased	47 00
Money borrowed	300 00	Taxes, repairs and insurance (not chargeable to borrowers).....	335 52
		Salaries or other compensation of officers, \$175.00; directors, \$84.00	259 00
		Rent	30 00
		Advertising, stationery, printing, postage, light and fuel.....	25 50
		Premium on officers' bonds.....	23 00
		State examination and filing an- nual report	21 00
		Cash in bank at end of year.....	812 44
Total receipts	\$17,618 43	Total disbursements	\$17,618 43

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 230; membership at end of year, 226. Borrowing members, 48, holding 487 shares; non-borrowing members, 178, holding 1,215 shares.

Shares in force at beginning of fiscal year, 1,753; shares issued during year, 1; shares canceled (matured, none) during year, 52; shares in force at close of year, 1,702.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 50 cents to join and 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BOUND BROOK BUILDING AND LOAN ASSOCIATION,
BOUND BROOK.

Incorporated May 4, 1887.

Commenced business May 1, 1887.

*President, W. B. R. MASON.**Secretary, HENRY G. HERBERT.**Treasurer, RICHARD H. BROKAW.*

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$345,700 00	Due installment shareholders— dues	\$298,116 00
Loans on shares of association...	7,875 00	Due installment shareholders— profits apportioned	66,630 21
Cash deposited in bank.....	10,283 45	Due installment shareholders— advance payments	265 00
Furniture and fixtures.....	482 91	Balance payable on loans made..	2,375 15
Installments due and unpaid.....	972 00		
Interest due and unpaid.....	2,073 00		
Total assets	\$367,386 36	Total liabilities	\$367,386 36

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$12,393 04	Loaned on mortgages.....	\$69,279 35
Dues on installment shares.....	62,782 00	Loaned on shares.....	4,600 00
Interest	21,505 37	Dues repaid on withdrawal.....	15,719 00
Gross premium	2,455 25	Profits or interest on withdrawal.	2,736 70
Fines	330 60	Matured shares	17,400 00
Admission or membership fees...	69 00	Taxes (not chargeable to borrow- ers)	4,981 86
Mortgage loans repaid.....	17,800 00	Salaries or other compensation of officers, \$700.00; auditors, \$15.00; other office employes, \$35.00.....	750 00
Mortgage loans canceled by ma- tured shares	6,200 00	Rent	180 00
Stock loans repaid.....	2,615 00	Advertising, stationery, printing, postage, light and fuel.....	193 90
		Filing annual report.....	1 00
		State League dues.....	5 00
		Premium on officers' bonds.....	20 00
		Cash in bank at end of year.....	10,283 45
Total receipts	\$126,150 26	Total disbursements	\$126,150 26

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 583; membership at end of year, 638. Borrowing members, 181, holding 1,950 shares; non-borrowing members, 457, holding 3,063 shares.

Shares in force at beginning of fiscal year, 4,548; shares issued during year, 894; shares canceled (matured, 87) during year, 429; shares in force at close of year, 5,013.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 3 39-50 per cent.; on stock (book) loans, none.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

CITIZENS' BUILDING AND LOAN ASSOCIATION,
SOMERVILLE.

Incorporated November 17, 1890. Commenced business November 18, 1890.

President, LEWIS M. CODINGTON.

Secretary, ARTHUR P. SUTPHEN.

Treasurer, WILLIAM R. SUTPHEN.

FINANCIAL CONDITION NOVEMBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$160,550 00	Due installment shareholders—dues	\$136,968 00
Loans on mortgages (other than first liens)	9,600 00	Due installment shareholders—profits apportioned	31,716 97
Loans on shares of association...	4,000 00	Due installment shareholders—advance payments	103 00
Cash deposited in bank.....	1,099 11	Due shareholders—matured shares	7,500 00
Furniture and fixtures.....	100 00	Interest accrued on unpaid matured shares	135 00
Installments due and unpaid.....	553 00		
Interest and premium due and unpaid	458 76		
Taxes, insurance, etc., advanced for borrowers	62 10		
Total assets	\$176,422 97	Total liabilities	\$176,422 97

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$980 84	Loaned on mortgages.....	\$26,475 00
Dues on installment shares.....	27,934 70	Loaned on shares.....	2,200 00
Interest	9,234 25	Dues repaid on withdrawal.....	10,458 00
Installment premiums	1,343 56	Profits or interest on withdrawal	1,367 23
Fines	130 08	Matured shares	22,400 00
Mortgage loans repaid.....	13,325 00	Interest accrued on matured shares	548 49
Mortgage loans canceled by matured shares	12,800 00	Borrowed money	7,400 00
Stock loans repaid.....	800 00	Interest on borrowed money.....	24 19
Stock loans canceled by matured shares	150 00	Taxes, repairs and insurance (not chargeable to borrowers).....	1,307 71
Money borrowed	7,400 00	Taxes, insurance, etc., for borrowers	64 20
Taxes, insurance, etc., advanced, repaid	24 40	Salaries or other compensation of officers, \$600.00; auditors, \$24.00..	624 00
		Rent	60 00
		Advertising, stationery, printing, postage, light and fuel.....	53 90
		Premium on officers' bonds.....	15 00
		State league dues.....	5 00
		State examination and filing annual report	21 00
		Cash in bank at end of year.....	1,099 11
Total receipts	\$74,122 83	Total disbursements	\$74,122 83

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 341; membership at end of year, 359. Borrowing members, 167, holding 1,034 shares; non-borrowing members, 192, holding 1,185 shares.

Shares in force at beginning of fiscal year, 2,079; shares issued during year, 501; shares canceled (matured, 107) during year, 361; shares in force at close of year, 2,219.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, 1 8-25 per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,
SOMERVILLE.

Incorporated February 21, 1887. Commenced business February 22, 1887.

President, CHARLES SCHWED.

Secretary, AZARIAH M. BECKMAN.

Treasurer, CHARLES L. VOORHEES.

FINANCIAL CONDITION JANUARY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$145,775 00	Due installment shareholders—	
Loans on mortgages (other than		dues	\$111,480 00
first liens)	5,400 00	Due installment shareholders—	
Loans on shares of association ..	1,250 00	profits apportioned	24,592 24
Cash deposited in bank	1,315 85	Due installment shareholders—	
Real estate acquired under fore-		advance payments	53 00
closure or in settlement of debts		Due shareholders—matured shares	14,631 95
due association	773 37	Interest accrued on unpaid ma-	
Furniture and fixtures	250 00	tured shares	183 33
Installments due and unpaid	1,625 23	Balance payable on loans made ..	502 85
Interest, premium and fines due		Borrowed money	5,000 00
and unpaid	755 51	Interest accrued on borrowed	
Rent due and unpaid	10 00	money	31 32
Interest accrued	16 00	Surplus or undivided profits	12 86
Matured shares arrearages	234 87	Contingent fund	1,000 00
Foreclosure costs	81 72		
Total assets	\$157,487 55	Total liabilities	\$157,487 55

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$29,322 15
year	\$2,555 55	Loaned on shares	200 00
Dues on installment shares	21,410 20	Dues repaid on withdrawal	13,317 00
Interest	8,761 61	Profits or interest on withdrawal ..	1,988 61
Installment premiums	1,047 93	Matured shares	22,121 04
Fines	121 17	Interest accrued on matured	
Rents	237 00	shares	642 77
Mortgage loans repaid	18,980 00	Borrowed money	2,000 00
Mortgage loans canceled by ma-		Interest on borrowed money	20 00
tured shares	9,900 00	Taxes, repairs and insurance (not	
Stock loans repaid	1,450 00	chargeable to borrowers)	2,083 99
Real estate sold	2,775 00	Salaries or other compensation of	
Money borrowed	7,000 00	officers, \$900.00; auditors, \$24.00 ..	924 00
Taxes, insurance, etc., advanced,		Rent	150 00
repaid	22 60	Advertising, stationery, printing,	
Total receipts	\$74,261 06	postage, light and fuel	115 15
		Premium on officers' bonds	12 50
		State examination	20 00
		Counsel fees	28 00
		Cash in bank at end of year	1,315 85
		Total disbursements	\$74,261 06

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 290; membership at end of year, 283. Borrowing members, 114, holding 812 shares; non-borrowing members, 169, holding 884 shares.

Shares in force at beginning of fiscal year, 1,656; shares issued during year, 330; shares canceled (matured, 78) during year, 290; shares in force at close of year, 1,696.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, 1½ per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

H. W. MERRIAM SHOE COMPANY BUILDING AND LOAN
ASSOCIATION,
NEWTON.

Incorporated August 25, 1890. Commenced business September 5, 1890.

President, WILLIAM W. WOODWARD.

Secretary, EDWIN M. QUICK.

Treasurer, FRANK M. HOUGH.

FINANCIAL CONDITION SEPTEMBER 5, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$38,775 00	Due installment shareholders—	
Loans on shares of association ..	3,800 00	dues	\$41,394 00
Loans on other securities	1,600 00	Due installment shareholders—	
Bonds owned	2,118 00	profits apportioned	8,202 05
Cash deposited in bank	1,736 83		
Real estate sold under contract ..	1,200 00		
Furniture and fixtures	35 00		
Installments due and unpaid	66 00		
Interest and premium due and			
unpaid	265 22		
Total assets	\$49,596 05	Total liabilities	\$49,596 05

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 5, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$16,400 00
year	\$2,548 48	Loaned on shares	2,660 00
Dues on installment shares	8,487 00	Bonds purchased	2,118 00
Interest	2,564 45	Dues repaid on withdrawal	2,027 00
Installment premiums	56 30	Profits or interest on withdrawal ..	274 99
Fines	10 97	Matured shares	8,400 00
Admission or membership fees ..	18 64	Taxes, repairs and insurance (not	
Rents	8 00	chargeable to borrowers)	132 68
Mortgage loans repaid	11,100 00	Salaries or other compensation of	
Mortgage loans canceled by ma-		officers, \$150.00; auditors, \$24.00 ..	174 00
tured shares	3,700 00	Rent	12 00
Stock loans repaid	500 00	Advertising, stationery, printing,	
Stock loans canceled by matured		postage, light and fuel	6 94
shares	2,180 00	Rent of safe deposit box	10 00
Real estate sold	2,800 00	Treasurer's bond	20 00
		Filing annual report	1 00
		Telephone	40
		Cash in bank at end of year	1,736 83
Total receipts	\$33,973 84	Total disbursements	\$33,973 84

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 127; membership at end of year, 132. Borrowing members, 36, holding 155½ shares; non-borrowing members, 96, holding 528¾ shares.

Shares in force at beginning of fiscal year, 635¾; shares issued during year, 131¼; shares canceled (matured, 30¾) during year, 83; shares in force at close of year, 684.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1 per cent.; on stock loans, none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION OF ELIZABETH, ELIZABETH.

Incorporated September 3, 1869.

Commenced business March 1, 1869.

*President, PETER TAG.**Secretary, CARL HOFFACKER.**Treasurer, JAMES BRUCKLACHER.*

FINANCIAL CONDITION FEBRUARY 28, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$625,093 00	Due installment shareholders—	
Loans on shares of association ..	40,537 00	dues	\$427,928 00
Cash deposited in bank	1,559 67	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	122,630 80
closure or in settlement of debts		Due installment shareholders—	
due association	3,885 21	advance payments	8,160 79
Real estate sold under contract ..	12,736 10	Due prepaid or paid-up share-	
Furniture and fixtures	90 00	holders—subscriptions	117,200 00
		Surplus or undivided profits	8,031 39
Total assets	\$683,950 98	Total liabilities	\$683,950 98

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 28, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$75,951 00
year	\$3,853 85	Loaned on shares	49,560 00
Dues on installment shares	84,393 59	Dues repaid on withdrawal	13,546 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal ..	2,753 14
up shares	22,000 00	Prepaid or paid-up shares	18,800 00
Interest	30,566 41	Interest or dividends on prepaid	
Gross premium	5,605 00	or paid-up shares	4,412 67
Fines	259 30	Matured shares	49,952 63
Transfer fees	20 00	Borrowed money	31,200 00
Admission or membership fees ..	266 50	Interest on borrowed money	126 08
Rents	355 30	Taxes, repairs and insurance (not	
Mortgage loans repaid	19,599 00	chargeable to borrowers)	119 56
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	15,736 00	rowers and on real estate sold	
Stock loans repaid	33,939 00	under contract	1,339 23
Stock loans canceled by matured		Salaries or other compensation of	
shares	854 00	officers, \$1,312.00; directors,	
Real estate sold	1,000 00	\$420.00; auditors, \$45.00	1,777 00
Money borrowed	31,200 00	Rent	36 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	1,339 23	postage, light and fuel	29 30
"Advance payments"	6,986 29	State examination and filing an-	
Overdraft repaid	30	ual report	21 00
		Premium on officers' bonds	56 25
		"Advance payments" repaid	4,890 96
		"Advance payments" applied to	
		shares	1,843 28
		Cash in bank at end of year	1,559 67
Total receipts	\$258,003 77	Total disbursements	\$258,003 77

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 893; membership at end of year, 918. Borrow-
ing members, 313, holding 4,210 shares; non-borrowing members, 605, holding 3,250 shares.

Shares in force at beginning of fiscal year, 7,197; shares issued during year, 798; shares
canceled (matured, 245) during year, 535; shares in force at close of year, 7,460.

Interest charged borrowing members during year, 5 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 7 22-25 per cent.; on stock (book)
loans, 9 per cent.

Admission fee charged, \$1.00 per member and 25 cents per share. Withdrawal fee
charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION HARMONIA, ELIZABETH.

Incorporated November 23, 1872.

Commenced business May 1, 1872.

President, EDWARD P. SEIBOLD.

Secretary, F. A. GABRIEL.

Treasurer, HENRY A. VOEHL.

FINANCIAL CONDITION MAY 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$593,303 00	Due installment shareholders— dues	\$346,375 11
Loans on shares of association...	9,500 00	Due installment shareholders— profits apportioned	115,416 54
Cash deposited in bank.....	917 25	Due installment shareholders— advance payments	11,270 24
Real estate acquired under fore- closure or in settlement of debts due association	2,300 00	Due prepaid or paid-up share- holders—subscriptions	124,000 00
Real estate sold under contract..	7,405 00	Borrowed money	800 00
Furniture and fixtures.....	250 00	Surplus or undivided profits.....	15,813 36
Total assets	\$613,675 25	Total liabilities	\$613,675 25

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$239 26	Loaned on mortgages.....	\$64,200 00
Dues on installment shares.....	63,027 00	Loaned on shares.....	22,655 00
Subscriptions on prepaid or paid- up shares	22,400 00	Dues repaid on withdrawal.....	16,809 97
Interest	32,782 05	Profits or interest on withdrawal.	4,975 00
Gross premium	5,154 00	Prepaid or paid-up shares.....	19,000 00
Fines	975 50	Interest or dividends on prepaid or paid-up shares.....	4,318 33
Admission or membership fees....	164 40	Matured shares	39,222 79
Rents	38 00	Borrowed money	46,100 00
Mortgage loans repaid	17,195 81	Interest on borrowed money.....	273 53
Mortgage loans canceled by mat- ured shares	13,681 19	Real estate acquired under fore- closure or in settlement of debts due association	2,300 00
Mortgage loans canceled by fore- closure or deed.....	2,000 00	Taxes, repairs and insurance (not chargeable to borrowers).....	327 51
Stock loans repaid.....	20,810 00	Taxes, insurance, etc., for bor- rowers and on real estate sold under contract	1,428 61
Money borrowed	46,900 00	Salaries or other compensation of officers, \$1,300.00; directors, \$529.00; auditors, \$40.00; clerks, \$18.00	1,887 00
Taxes, insurance, etc., advanced, repaid	44 75	Rent	50 00
Profit on shares sold.....	209 80	Advertising, stationery, printing, postage, light and fuel.....	22 45
"Advance payments"	4,864 73	State examination and filing an- nual report	21 00
Total receipts	\$230,486 49	State League dues.....	5 00
		Premium on officers' bonds.....	24 00
		"Advance payments" withdrawn.	4,987 35
		"Advance payments" applied to shares	961 70
		Cash in bank at end of year.....	917 25
		Total disbursements	\$230,486 49

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.Membership at beginning of fiscal year, 866; membership at end of year, 893. Borrow-
ing members, 239, holding 2,316 shares; non-borrowing members, 654, holding 3,595 shares.Shares in force at beginning of fiscal year, 6,044; shares issued during year, 660; shares
canceled (matured, 293) during year, 293; shares in force at close of year, 6,411.Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 8 per cent.; on stock (book) loans,
6 per cent.Admission fee charged, 10 cents per share and \$1.00 per member. Withdrawal fee
charged, none.

Foreclosures during year, 2.

CENTRAL BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated January 26, 1886.

Commenced business October 1, 1886.

*President, PETER TAG.**Secretary, AUG. FR. STOECKLEIN.**Treasurer, HENRY A. VOEHL.*

FINANCIAL CONDITION SEPTEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$264,738 00	Due installment shareholders—dues	\$155,340 18
Loans on shares of association...	7,070 00	Due installment shareholders—profits apportioned	46,791 09
Cash deposited in bank.....	749 55	Due installment shareholders—advance payments	4,926 38
Real estate acquired under foreclosure or in settlement of debts due association	7,040 99	Due prepaid or paid-up shareholders—subscriptions	38,600 00
Real estate otherwise acquired...	900 00	Due shareholders—matured shares	22,881 45
Real estate sold under contract...	1,000 00	Surplus or undivided profits.....	13,053 44
Furniture and fixtures.....	63 00		
Interest due and unpaid.....	31 00		
Total assets	\$281,592 54	Total liabilities	\$281,592 54

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending September 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,171 93	Loaned on mortgages.....	\$41,370 00
Dues on installment shares.....	40,727 26	Loaned on shares.....	17,450 00
Subscriptions on prepaid or paid-up shares	5,000 00	Dues repaid on withdrawal.....	12,629 81
Interest	15,107 65	Profits or interest on withdrawal.....	3,377 55
Gross premium	3,170 00	Prepaid or paid-up shares.....	7,200 00
Fines	245 70	Interest or dividends on prepaid or paid-up shares.....	1,512 64
Transfer fees	5 25	Matured shares	19,073 25
Admission or membership fees....	122 40	Interest accrued on matured shares	518 79
Rents	236 00	Borrowed money	10,800 00
Mortgage loans repaid.....	19,842 00	Interest on borrowed money.....	63 87
Mortgage loans canceled by matured shares	2,120 00	Real estate acquired under foreclosure or in settlement of debts due association	4,203 20
Mortgage loans canceled by foreclosure or deed.....	4,076 00	Other real estate	900 00
Stock loans repaid.....	17,006 00	Taxes, repairs and insurance (not chargeable to borrowers).....	80 53
Money borrowed	10,800 00	Taxes, insurance, etc., for borrowers and on real estate sold under contract	501 21
Taxes, insurance, etc., advanced, repaid	501 21	Salaries or other compensation of officers, \$750.00; directors, \$240.00; auditors, \$45.00.....	1,035 00
Foreclosure fees repaid.....	342 53	Rent	35 00
"Advance payments"	6,136 22	Advertising, stationery, printing, postage, light and fuel.....	48 10
Profits on withdrawals.....	98 84	Foreclosure fee	342 53
		"Advance payments" repaid.....	5,867 96
		Cash in bank at end of year.....	749 55
Total receipts	\$127,758 99	Total disbursements	\$127,758 99

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 478; membership at end of year, 550. Borrowing members, 142, holding 1,411 shares; non-borrowing members, 408, holding 2,067 shares.

Shares in force at beginning of fiscal year, 3,059; shares issued during year, 709; shares canceled (matured, 134) during year, 290; shares in force at close of year, 3,478.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 8 1-3 per cent.; on stock (book) loans, none.

Admission fee charged, 50 cents per member and 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

CENTRAL BUILDING AND LOAN ASSOCIATION,
PLAINFIELD.

Incorporated January 2, 1904.

Commenced business January 4, 1904.

*President, J. D. LOIZEARIX.**Secretary, ALFRED SEIDEL.**Treasurer, T. E. CURRIN, JR.*

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$26,932 00	Due installment shareholders—	
Loans on shares of association....	3,972 00	dues	\$23,657 50
Cash deposited in bank.....	11 82	Due installment shareholders—	
Furniture and fixtures.....	100 00	profits apportioned	4,074 76
Installments due and unpaid.....	208 84	Borrowed money	3,710 00
Interest and fines due and unpaid	217 00		
Total assets	\$31,442 26	Total liabilities	\$31,442 26

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$7,937 54	Loaned on mortgages.....	\$9,775 00
Interest	1,658 73	Loaned on shares.....	2,883 70
Fines	48 85	Dues repaid on withdrawal.....	4,924 50
Admission or membership fees....	60 75	Profits or interest on withdrawal.	581 61
Mortgage loans repaid.....	6,723 07	Borrowed money	43,680 00
Stock loans repaid.....	631 70	Interest on borrowed money.....	167 42
Money borrowed	45,190 00	Taxes, repairs and insurance (not	
Book account	6 25	chargeable to borrowers).....	12 50
		Salaries or other compensation of	
		officers, \$48.00; clerks, \$72.00....	120 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	68 10
		Filing annual report.....	1 00
		Bank overdraft beginning of year	21 24
		Premium on officers' bonds.....	10 00
		Cash in bank at end of year.....	11 82
Total receipts	\$62,256 89	Total disbursements	\$62,256 89

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 91; membership at end of year, 109. Borrowing members, 34, holding 275 shares; non-borrowing members, 75; holding 384 shares.

Shares in force at beginning of fiscal year, 545½; shares issued during year, 241; shares canceled (matured, none) during year, 127½; shares in force at close of year, 659.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

CITIZENS' BUILDING AND LOAN ASSOCIATION,

ELIZABETH.

Incorporated March 17, 1887.

Commenced business March 16, 1887.

President, JAMES W. WARREN.*Secretary*, GEORGE M. SEATON.*Treasurer*, ELWOOD W. PHARES.

FINANCIAL CONDITION APRIL 12, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$692,640 00	Due installment shareholders—	
Loans on shares of association....	12,330 00	dues	\$501,849 70
Cash deposited in bank.....	353 44	Due installment shareholders—	
Furniture and fixtures.....	200 00	profits apportioned	153,833 30
		Borrowed money	49,000 00
		Surplus or undivided profits.....	840 44
Total assets	\$705,523 44	Total liabilities	\$705,523 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 12, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$545 22	Loaned on mortgages.....	\$99,600 00
Dues on installment shares.....	89,761 00	Loaned on shares.....	6,695 00
Interest	34,496 24	Dues repaid on withdrawal.....	30,044 66
Gross premium	6,309 00	Profits or interest on withdrawal.	6,859 26
Fines	455 91	Matured shares	75,146 84
Admission or membership fees....	265 80	Borrowed money	10,000 00
Mortgage loans repaid.....	48,321 66	Interest on borrowed money.....	1,697 88
Mortgage loans canceled by matured shares	13,838 34	Insurance (not chargeable to borrowers)	4 65
Stock loans repaid.....	7,405 00	Taxes, insurance, etc., for borrowers	23 50
Money borrowed	30,000 00	Salaries or other compensation of officers, \$1,350.00; directors, \$98.00; auditors, \$30.00.....	1,478 00
Taxes, insurance, etc., advanced, repaid	23 50	Rent	300 00
Withdrawal forfeits	1,357 71	Advertising, stationery, printing, postage, light and fuel.....	180 82
Total receipts	\$232,779 38	Premium on officers' bonds.....	97 28
		Filing annual report.....	1 00
		Telephone	40 00
		Sundries	13 85
		Appraisement committee	243 20
		Cash in bank at end of year.....	353 44
		Total disbursements	\$232,779 38

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 1,119; membership at end of year, 1,166. Borrowing members, 420, holding 2,886 shares; non-borrowing members, 746, holding 5,014 shares. Shares in force at beginning of fiscal year, 7,560; shares issued during year, 1,343; shares canceled (matured, 309) during year, 1,003; shares in force at close of year, 7,900.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6 3-10 per cent.; on stock (book) loans, none.

Admission fee charged, 20 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

COLUMBIA BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated April 22, 1892.

Commenced business April, 1892.

*President, FRED. B. BASSETT.**Secretary, EDWARD A. FAULK.**Treasurer, N. F. MORRISON.*

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$409,680 00	Due installment shareholders—	
Cash deposited in bank.....	11,316 82	dues	\$318,331 73
Real estate acquired under fore-		Due installment shareholders—	
closure or in settlement of debts		profits apportioned	96,207 86
due association	3,807 22	Due installment shareholders—	
Installments due and unpaid.....	3,299 00	advance payments	208 00
		Balance payable on loans made...	11,562 60
		Surplus or undivided profits.....	1,792 85
Total assets	\$428,103 04	Total liabilities	\$428,103 04

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$67,780 90
year	\$632 64	Dues repaid on withdrawal.....	27,919 30
Dues on installment shares.....	70,993 00	Profits or interest on withdrawal.	7,738 53
Interest	20,151 14	Matured shares	35,685 13
Gross premium	3,270 70	Borrowed money	16,200 00
Fines	544 40	Interest on borrowed money.....	182 97
Transfer fees	16 00	Real estate acquired under fore-	
Admission or membership fees....	123 00	closure or in settlement of debts	
Mortgage loans repaid.....	54,960 00	due association	3,807 22
Mortgage loans canceled by ma-		Salaries or other compensation of	
tured shares	11,520 00	officers, \$1,075.00; auditors, \$15.00	1,090 00
Mortgage loans canceled by fore-		Rent	60 00
closure or deed.....	2,880 00	Advertising, stationery, printing,	
Stock loans repaid.....	1,495 00	postage, light and fuel.....	111 25
Stock loans canceled by matured		Cash in bank at end of year.....	11,316 82
shares	3,500 00		
Profit on withdrawals.....	1,806 24		
Total receipts	\$171,892 12	Total disbursements	\$171,892 12

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 708; membership at end of year, 764. Borrowing members, 170, holding 1,745 shares; non-borrowing members, 594, holding 4,439 shares.

Shares in force at beginning of fiscal year, 5,660; shares issued during year, 1,449; shares canceled (matured, 148) during year, 925; shares in force at close of year, 6,184.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans 4 17-20 per cent.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, 1.

CRANFORD MUTUAL BUILDING AND LOAN ASSOCIATION,
CRANFORD.

Incorporated March, 1887.

Commenced business August, 1887.

President, JAMES W. FERGUSON.*Secretary*, KENYON MESSICK.*Treasurer*, GEORGE W. LITTELL.

FINANCIAL CONDITION JANUARY 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$186,000 00	Due installment shareholders—	
Loans on shares of association ..	13,155 00	dues	\$131,062 00
Cash deposited in bank	385 28	Due installment shareholders—	
Furniture and fixtures	276 55	profits apportioned	33,208 74
Installments due and unpaid	289 00	Balance payable on loans made ..	4,070 10
Interest, premium and fines due		Borrowed money	32,200 00
and unpaid	260 55	Balance of fire loss collected	13 00
Taxes, insurance, etc., advanced			
for borrowers	192 46		
Total assets	\$200,558 84	Total liabilities	\$200,558 84

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$45,478 42
year	\$1,257 57	Loaned on shares	5,965 00
Dues on installment shares	32,500 00	Dues repaid on withdrawal	7,083 00
Interest	8,922 34	Profits or interest on withdrawal ..	616 32
Installment premiums	2,469 76	Matured shares	15,869 41
Fines	115 28	Borrowed money	87,808 26
Admission or membership fees ..	272 00	Interest on borrowed money	1,199 60
Rents	75 00	Taxes, repairs and insurance (not	
Mortgage loans repaid	13,800 00	chargeable to borrowers)	103 92
Mortgage loans canceled by ma-		Taxes, insurance, etc., for bor-	
tured shares	1,200 00	rowers	130 17
Stock loans repaid	980 00	Salaries or other compensation of	
Stock loans canceled by matured		officers, \$900.00; auditors, \$120.00	1,020 00
shares	1,500 00	Rent	180 00
Real estate sold	5,480 90	Advertising, stationery, printing,	
Money borrowed	97,608 26	postage, light and fuel	213 71
Taxes, insurance, etc., advanced,		Commission on sale of real estate	235 00
repaid	107 00	Cash in bank at end of year	353 28
Total receipts	\$166,288 09	Total disbursements	\$166,288 09

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 276; membership at end of year, 272. Borrowing members, 88, holding 1,328 shares; non-borrowing members, 184, holding 1,478 shares.

Shares in force at beginning of fiscal year, 2,546; shares issued during year, 544; shares canceled (matured, 79) during year, 284; shares in force at close of year, 2,806.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1½ per cent. per annum; on stock (book) loans, none.

Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

ELIZABETHPORT MUTUAL BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated April 5, 1875.

Commenced business April 19, 1875.

President, JOSEPH D. BENNETT.

Secretary, MARTIN HOULIHAN.

Treasurer, THOMAS FLYNN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$423,573 19	Due installment shareholders—	
Loans on shares of association...	1,175 00	dues	\$298,278 00
Cash deposited in bank.....	2,087 90	Due installment shareholders—	
Furniture and fixtures.....	100 00	profits apportioned	74,605 26
Installments due and unpaid....	2,594 00	Due installment shareholders—	
Interest and fines due and unpaid	3,277 41	advance payments	2,130 00
Taxes, insurance, etc., advanced		Due shareholders—matured shares	39,425 00
for borrowers	160 98	Unearned gross premiums.....	6,236 20
		Borrowed money	12,000 00
		Surplus or undivided profits.....	123 10
		Withdrawn shares not taken.....	170 92
Total assets	\$432,968 48	Total liabilities	\$432,968 48

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$62,280 00
year	\$2,266 64	Loaned on shares.....	885 00
Dues on installment shares.....	57,916 00	Dues repaid on withdrawal.....	22,427 00
Interest	21,307 76	Profits or interest on withdrawal.	3,628 19
Gross premium	2,491 20	Matured shares	29,275 00
Fines	568 41	Interest accrued on matured	
Admission or membership fees...	71 20	shares	1,538 15
Mortgage loans repaid.....	36,100 10	Borrowed money	63,500 00
Mortgage loans canceled by ma-		Interest on borrowed money.....	735 38
tured shares	4,300 00	Salaries or other compensation of	
Stock loans repaid.....	240 00	officers, \$827.50; directors, \$144-	
Money borrowed	62,500 00	00; auditors, \$30.00.....	1,001 50
Arrears on matured shares.....	138 00	Rent	84 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	107 11
		Premium returned	405 08
		Interest returned	5 00
		Cash in bank at end of year.....	2,087 90
Total receipts	\$187,959 31	Total disbursements	\$187,959 31

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 670; membership at end of year, 694. Borrowing members, 238, holding 1,753 shares; non-borrowing members, 456, holding 3,022 shares.

Shares in force at beginning of fiscal year, 4,619; shares issued during year, 749; shares canceled (matured, 165) during year, 593; shares in force at close of year, 4,776.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 4 per cent.; on stock (book) loans, none.

Admission fee charged, 5 shares or less, 50 cents per share; over 5 shares, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

EXCELSIOR BUILDING AND LOAN ASSOCIATION,

ELIZABETH.

Incorporated May 7, 1887.

Commenced business May 1, 1887.

President, WILLIAM T. GOGGINS.

Secretary, PAUL N. NOLL.

Treasurer, JOHN G. HALL.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$495,700 00	Due installment shareholders—	
Loans on shares of association ..	6,270 00	dues	\$346,302 39
Cash deposited in bank	6,204 63	Due installment shareholders—	
Real estate acquired under fore-		profits apportioned	120,649 06
closure or in settlement of debts		Due installment shareholders—	
due association	10,068 29	advance payments	1,247 25
Furniture and fixtures	282 25	Due on shares lapsed or forfeited	12 40
Interest, premium and fines due		Due shareholders—matured shares	25,607 01
and unpaid	111 63	Unearned gross premium	12,996 01
		Borrowed money	10,000 00
		Surplus or undivided profits	1,822 68
Total assets	\$518,636 80	Total liabilities	\$518,636 80

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$66,800 00
year	\$4,397 00	Loaned on shares	12,720 00
Dues on installment shares	77,229 61	Dues repaid on withdrawal	21,716 63
Interest	30,385 60	Profits or interest on withdrawal	5,454 28
Gross premium	3,330 91	Prepaid or paid-up shares	3,330 00
Fines	167 44	Matured shares	54,442 07
Admission or membership fees ..	79 95	Interest accrued on matured	
Rents	748 88	shares	2,363 07
Mortgage loans repaid	50,400 00	Borrowed money	67,500 00
Mortgage loans canceled by ma-		Interest on borrowed money	695 84
tured shares	5,800 00	Real estate acquired under fore-	
Mortgage loans canceled by fore-		closure or in settlement of debts	
closure or deed	1,800 00	due association	2,040 91
Stock loans repaid	10,970 00	Taxes, repairs and insurance (not	
Stock loans canceled by matured		chargeable to borrowers)	425 62
shares	860 00	Taxes, insurance, etc., for bor-	
Money borrowed	61,000 00	rowers	482 61
Taxes, insurance, etc., advanced,		Salaries or other compensation of	
repaid	522 85	officers, \$1,525.40; directors,	
Appraisal fees	75 00	\$315.60; auditors, \$63.12	1,904 12
Withdrawal profit	1,270 38	Rent	50 00
Miscellaneous	56 28	Advertising, stationery, printing,	
		postage, light and fuel	532 63
		Rebate on premium	1,341 53
		Premium on officers' bonds	36 00
		Miscellaneous	553 96
		Cash in bank at end of year	6,204 63
Total receipts	\$249,093 90	Total disbursements	\$249,093 90

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (ma-
tured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 1,022; membership at end of year, 1,054. Bor-
rowing members, 203, holding 2,579 shares; non-borrowing members, 851, holding 4,997 shares.

Shares in force at beginning of fiscal year, 7,592; shares issued during year, 1,073; shares
canceled (matured, 221) during year, 889; shares in force at close of year, 7,576.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year: on real estate loans, 5 per cent.; on stock (book) loans,
6 per cent.

Admission fee charged, 5 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

FIDELITY BUILDING AND LOAN ASSOCIATION,
LINDEN.

Incorporated March 12, 1910.

Commenced business March 3, 1910.

*President, WALTER H. ROLL.**Secretary, FRANK R. ANDERSON.**Treasurer, FRANK B. STIMSON.*

FINANCIAL CONDITION MARCH 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$4,100 00	Due installment shareholders—	
Cash deposited in bank.....	447 70	dues	\$4,318 00
Furniture and fixtures.....	25 00	Due installment shareholders—	
		profits apportioned	214 35
		Surplus or undivided profits.....	40 35
Total assets	\$4,572 70	Total liabilities	\$4,572 70

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$4,318 00	Loaned on mortgages.....	\$4,100 00
Interest	140 70	Borrowed money	308 70
Gross premium	145 75	Interest on borrowed money.....	1 30
Fines	1 60	Advertising, stationery, printing,	
Transfer fees	6 00	postage, light and fuel.....	103 55
Admission or membership fees....	40 50	Cash in bank at end of year....	447 70
Money borrowed	308 70		
Total receipts	\$4,961 25	Total disbursements	\$4,961 25

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 78. Borrowing members, 3, holding 24 shares; non-borrowing members, 75 holding 439 shares.

Shares issued and in force at close of year, 463.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year: 2½ per cent.

Admission fee charged, 50 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

HOME BUILDING AND LOAN ASSOCIATION, PLAINFIELD.

Incorporated March 1, 1888.

Commenced business April 16, 1888.

*President, GEORGE H. BATCHELOR.**Secretary, ARTHUR E. CRONE.**Treasurer, WILLIAM F. ARNOLD.*

FINANCIAL CONDITION APRIL 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$130,750 00	Due installment shareholders— dues	\$132,128 00
Loans on shares of association....	3,241 00	Due installment shareholders— profits apportioned	26,868 30
Cash deposited in bank.....	26,106 98	Due installment shareholders— advance payments	185 52
Installments due and unpaid.....	645 00	Due on shares lapsed or forfeited	260 97
Interest and fines due and unpaid	215 87	Contingent account	1,516 06
Total assets	\$160,958 85	Total liabilities	\$160,958 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$15,844 33	Loaned on mortgages.....	\$23,800 00
Dues on installment shares.....	30,216 00	Loaned on shares.....	3,380 00
Interest	7,806 68	Dues repaid on withdrawal.....	15,874 00
Installment premiums	30 20	Profits or interest on withdrawal.....	2,524 20
Fines	244 38	Matured shares	14,200 00
Admission or membership fees....	153 25	Taxes, repairs and insurance (not chargeable to borrowers).....	11 77
Mortgage loans repaid.....	19,600 00	Taxes, insurance, etc., for bor- rowers	271 84
Mortgage loans canceled by ma- tured shares	400 00	Salaries or other compensation of officers, \$680.00; auditors, \$50.00..	730 00
Mortgage loans canceled by fore- closure or deed.....	2,000 00	Rent	50 00
Stock loans repaid.....	3,450 00	Advertising, stationery, printing, postage, light and fuel.....	101 01
Stock loans canceled by matured shares	1,150 00	State examination	20 00
Real estate sold.....	5,000 00	Filing annual report and affidavits	2 25
Taxes, insurance, etc., advanced, repaid	271 84	Premium on officers' bonds.....	12 00
Mortgage under foreclosure last report	809 68	Cash difference	16 75
Contingent fund	101 35	Cash in bank at end of year.....	26,106 98
Cash difference	18 09		
Total receipts	\$87,100 80	Total disbursements	\$87,100 80

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 263; membership at end of year, 285. Borrowing
members, 75, holding 777 shares; non-borrowing members, 210, holding 1,303 shares.

Shares in force at beginning of fiscal year, 2,437; shares issued during year, 633; shares
canceled (matured, 71) during year, 490; shares in force at close of year, 2,580.

Interest charged borrowing members during year, 6 per cent. Average rate of premium
on loans granted during the year, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

IDEAL BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated January 26, 1910. Commenced business February 15, 1910.

President, ALEXANDER KAUFMAN.

Secretary, HARRY A. RIDGWAY.

Treasurer, LOUIS GORDON.

FINANCIAL CONDITION MARCH 21, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$13,400 00	Due installment shareholders—	
Loans on shares of association...	795 00	dues	\$10,929 10
Cash deposited in bank.....	99 26	Due installment shareholders—	
Interest and fines due and unpaid	34 11	profits apportioned	868 16
Stationery and books.....	153 05	Due installment shareholders—	
Fees unpaid	50	advance payments	132 00
		Unearned gross premiums.....	644 00
		Borrowed money	1,900 00
		Surplus or undivided profits.....	8 66
Total assets	\$14,481 92	Total liabilities	\$14,481 92

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 21, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$12,585 00	Loaned on mortgages.....	\$15,800 00
Interest	573 55	Loaned on shares.....	815 00
Gross premium	1,080 30	Dues repaid on withdrawal.....	1,523 90
Fines	17 35	Borrowed money	4,950 00
Transfer fees	1 50	Interest on borrowed money.....	52 96
Admission or membership fees...	157 05	Salaries or other compensation of	
Mortgage loans repaid.....	2,400 00	officers	75 41
Stock loans repaid.....	20 00	Rent	37 00
Money borrowed	6,850 00	Advertising, stationery, printing,	
Canceled check	2 00	postage, light and fuel.....	214 07
		Premium, etc., returned.....	101 15
		Premiums on officers' bonds.....	18 00
		Cash in bank at end of year.....	99 26
Total receipts	\$23,686 75	Total disbursements	\$23,686 75

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at end of year, 218. Borrowing members, 16, holding 171 shares; non-borrowing members, 202, holding 828 shares.

Shares issued during year, 1,245; shares canceled (matured, none) during year, 246; shares in force at close of year, 999.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6 73-100 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, 5 cents per share and \$1.00 per book. Withdrawal fee charged, none.

Foreclosures during year, none.

INDUSTRIAL BUILDING AND LOAN ASSOCIATION, RAHWAY.

Incorporated March 7, 1910.

Commenced business April 30, 1910.

President, ARTHUR R. WENDELL.*Secretary*, MELVIN L. VAIL.*Treasurer*, HAROLD S. GIBBONS.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$10,000 00	Due installment shareholders—	
Cash deposited in bank.....	815 41	dues	\$7,484 67
Stationery, etc.	110 42	Due installment shareholders—	
		profits apportioned	121 50
		Due prepaid or paid-up share-	
		holders—subscriptions	2,600 00
		Due prepaid or paid-up share-	
		holders—profits accrued or ap-	
		portioned	50 36
		Balance payable on loans made...	500 00
		Borrowed money	150 00
		Surplus or undivided profits.....	3 63
		Appraisal fees	6 00
		Reserve fund	9 67
Total assets	\$10,925 83	Total liabilities	\$10,925 83

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$7,584 92	Loaned on mortgages.....	\$9,500 00
Subscriptions on prepaid or paid-		Dues repaid on withdrawal.....	100 25
up shares	2,600 00	Interest or dividends on prepaid	
Interest	372 74	or paid-up shares.....	8 10
Installment premiums	36 65	Borrowed money	1,700 00
Money borrowed	1,850 00	Interest on borrowed money.....	11 83
Appraisal fees	12 00	Salaries or other compensation of	
		officers	132 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	182 72
		Appraisal fees	6 00
		Cash in bank at end of year.....	815 41
Total receipts	\$12,456 31	Total disbursements	\$12,456 31

Description, local. Plan, permanent; premium plan, installment. Par value of shares (matured), \$100.00. Installments, \$1.00, payable monthly.

Membership at end of year, 132. Borrowing members, 6, holding 109 shares; non-borrowing members, 126, holding 787 shares.

Shares issued during year, 908; shares canceled (matured, none) during year, 12; shares in force at close of year, 896.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year: % per cent. per annum.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

LINDEN BUILDING AND LOAN ASSOCIATION,
LINDEN.

Incorporated October 30, 1907. Commenced business December 19, 1907.

President, CHARLES L. SCHWERIN.

Secretary, HENRY S. CROUCH.

Treasurer, HENRY B. HARDENBURG.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$11,300 00	Due installment shareholders—	
Loans on shares of association....	1,100 00	dues	\$10,800 00
Cash deposited in bank.....	557 36	Due installment shareholders—	
Installments due and unpaid.....	181 44	profits apportioned	1,037 78
Interest, premium and fines due		Due installment shareholders—	
and unpaid	34 48	advance payments	175 00
Pass books	39 50	Borrowed money	1,200 00
Total assets	\$13,212 78	Total liabilities	\$13,212 78

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$3,200 00
year	\$331 26	Loaned on shares.....	2,848 00
Dues on installment shares.....	4,437 73	Dues repaid on withdrawal.....	1,694 00
Interest	605 58	Profits or interest on withdrawal.	29 00
Gross premium	106 54	Borrowed money	2,400 00
Fines	11 40	Interest on borrowed money.....	54 40
Transfer fees	75	Advertising, stationery, printing,	
Admission or membership fees....	3 75	postage, light and fuel.....	62 25
Stock loans repaid.....	1,748 00	Cash in bank at end of year.....	557 36
Money borrowed	3,600 00		
Total receipts	\$10,845 01	Total disbursements	\$10,845 01

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 73; membership at end of year, 63. Borrowing members, 8, holding 58 shares; non-borrowing members, 55, holding 314 shares.

Shares in force at beginning of fiscal year, 400; shares issued during year, 63; shares canceled (matured, none) during year, 91; shares in force at close of year, 372.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2½ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per member. Withdrawal fee charged, none.

Foreclosures during year, none.

LYONS FARMS BUILDING AND LOAN ASSOCIATION,
LYONS FARMS.

Incorporated December 19, 1903. Commenced business January 11, 1904.

President, ABRAM P. MORRIS.

Secretary, GEORGE COMPTON.

Treasurer, DAVID H. DOREMUS.

FINANCIAL CONDITION JANUARY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$48,000 00	Due installment shareholders—	
Loans on shares of association...	2,710 00	dues	\$40,566 00
Cash deposited in bank.....	476 69	Due installment shareholders—	
Furniture and fixtures.....	156 01	profits apportioned	7,962 69
Installments due and unpaid.....	260 00	Due prepaid or paid-up shareholders—	
Interest, premium and fines due		subscriptions	1,600 00
and unpaid	440 88	Borrowed money	1,900 00
Taxes, insurance, etc., advanced		Surplus or undivided profits.....	11 95
for borrowers	8 96	Suspense account	11 90
Total assets	\$52,052 54	Total liabilities	\$52,052 54

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$8,600 00
year	\$1,890 61	Loaned on shares.....	1,000 00
Dues on installment shares.....	10,692 00	Dues repaid on withdrawal.....	1,222 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	60 85
up shares	200 00	Prepaid or paid-up shares.....	800 00
Interest	2,838 60	Interest or dividends on prepaid	
Installment premiums	113 92	or paid-up shares.....	108 33
Fines	15 71	Borrowed money	24,250 00
Transfer fees	4 00	Interest on borrowed money.....	259 26
Admission or membership fees....	22 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	3,800 00	rowers	18 56
Stock loans repaid.....	100 00	Salaries or other compensation of	
Money borrowed	17,300 00	officers	110 00
Taxes, insurance, etc., advanced,		Rent	34 00
repaid	9 60	Advertising, stationery, printing,	
Suspense account	11 90	postage, light and fuel.....	26 55
Total receipts	\$36,998 34	Interest refunded	6 00
		Premium on officers' bonds.....	5 00
		State examination and filing an-	
		ual report	21 00
		Cash in bank at end of year.....	476 69
		Total disbursements	\$36,998 34

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 105; membership at end of year, 115. Borrowing members, 22, holding 298 shares; non-borrowing members, 93, holding 665 shares.

Shares in force at beginning of fiscal year, 809; shares issued during year, 209; shares canceled (matured, none) during year, 55; shares in force at close of year, 963.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 6-25 per cent. per annum.; on stock (book) loans, 6-25 per cent. per annum.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

MERCHANTS' BUILDING AND LOAN ASSOCIATION,

ELIZABETH.

Incorporated January 24, 1908.

Commenced business January 25, 1908.

President, GEORGE C. OTTO.

Secretary, CHARLES H. MORTON.

Treasurer, CHARLES D. DOCTOR.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$12,500 00	Due installment shareholders—	
Cash deposited in bank	568 97	dues	\$10,665 00
Furniture and fixtures	118 50	Due installment shareholders—	
		profits apportioned	670 21
		Unearned gross premiums	318 25
		Borrowed money	1,500 00
		Surplus or undivided profits	34 01
Total assets	\$13,187 47	Total liabilities	\$13,187 47

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$5,700 00
year	\$1,416 33	Dues repaid on withdrawal	1,718 00
Dues on installment shares	4,640 00	Profits or interest on withdrawal.	20 62
Interest	531 11	Salaries or other compensation of	
Gross premium	171 00	officers	70 00
Fines	8 85	Rent	120 00
Admission or membership fees	13 55	Advertising, stationery, printing,	
Money borrowed	1,500 00	postage, light and fuel	60 25
		Furniture and fixtures	15 00
		Premium on officers' bonds	8 00
		Cash in bank at end of year	568 97
Total receipts	\$8,280 84	Total disbursements	\$8,280 84

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 65; membership at end of year, 68. Borrowing members, 11, holding 62½ shares; non-borrowing members, 57, holding 388 shares.

Shares in force at beginning of fiscal year, 420; shares issued during year, 135½; shares canceled (matured, none) during year, 105; shares in force at close of year, 450½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 3 per cent.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

MUTUAL BUILDING AND LOAN ASSOCIATION,
WESTFIELD.

Incorporated April 27, 1908.

Commenced business June 3, 1908.

President, AUGUSTUS L. ALPERS.*Secretary*, HAROLD E. WALWORTH.*Treasurer*, LEONARD G. VENN.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$61,920 00	Due installment shareholders—	
Loans on shares of association...	463 00	dues	\$46,593 00
Cash deposited in bank.....	805 56	Due installment shareholders—	
Installments due and unpaid.....	101 00	profits apportioned	6,256 72
Interest and fines due and unpaid	17 90	Due installment shareholders—	
		advance payments	83 00
		Due on shares lapsed or forfeited	55 75
		Balance payable on loans made..	6,318 99
		Borrowed money	4,000 00
Total assets	\$63,307 46	Total liabilities	\$63,307 46

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$2,177 59	Loaned on mortgages.....	\$31,141 95
Dues on installment shares.....	24,902 00	Loaned on shares.....	1,298 00
Interest	2,382 81	Dues repaid on withdrawal.....	2,989 00
Gross premium	1,621 80	Profits or interest on withdrawal.	71 46
Fines	114 93	Borrowed money	16,000 00
Transfer fees	16 00	Interest on borrowed money.....	178 15
Admission or membership fees....	114 75	Salaries or other compensation of officers, \$175.00; auditors, \$15.00.	190 00
Mortgage loans repaid.....	4,800 00	Rent	72 00
Stock loans repaid.....	850 00	Advertising, stationery, printing, postage, light and fuel.....	293 41
Money borrowed	16,000 00	Appraisal fees	45 00
Profits on shares sold.....	59 65	Cash in bank at end of year.....	805 56
Appraisal fees repaid.....	45 00		
Total receipts	\$53,084 53	Total disbursements	\$53,084 53

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 309; membership at end of year, 359. Borrowing members, 28, holding 303 shares; non-borrowing members, 331, holding 1,747 shares.

Shares in force at beginning of fiscal year, 1,674; shares issued during year, 540; shares canceled (matured, none) during year, 164; shares in force at close of year, 2,050.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 2-3 per cent.; on stock (book) loans, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PEOPLE'S BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated March 30, 1908.
President, CALEB C. POLLARD.

Commenced business April 6, 1908.
Secretary, WILLIAM H. RYAN.

Treasurer, FREDERICK ZIOR.

FINANCIAL CONDITION APRIL 3, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$62,880 00	Due installment shareholders—	
Loans on shares of association...	1,345 00	dues	\$55,258 00
Cash deposited in bank.....	406 71	Due installment shareholders—	
Interest and fines due and unpaid	23 60	profits apportioned	6,740 66
		Borrowed money	2,500 00
		Surplus or undivided profits.....	156 65
Total assets	\$64,655 31	Total liabilities	\$64,655 31

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 3, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year		Loaned on mortgages.....	\$28,080 00
Dues on installment shares.....	\$1,542 50	Loaned on shares.....	1,305 00
Interest	24,696 00	Dues repaid on withdrawal.....	2,786 00
Gross premium	2,452 98	Profits or interest on withdrawal.	73 03
Fines	1,404 00	Borrowed money	500 00
Admission or membership fees...	89 30	Interest on borrowed money.....	2 08
Stock loans repaid.....	74 40	Salaries or other compensation of officers	300 00
Money borrowed	345 00	Advertising, stationery, printing, postage, light and fuel.....	97 86
	3,000 00	Safe deposit box rent.....	20 00
		State examination and filing annual report	21 00
		Premium on officers' bonds.....	12 50
		Cash in bank at end of year.....	406 71
Total receipts	\$33,604 18	Total disbursements	\$33,604 18

Description, local. Plan., perpetual; premium plan, gross. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 285; membership at end of year, 336. Borrowing members, 21, holding 253 shares; non-borrowing members, 315, holding 1,953 shares.

Shares in force at beginning of fiscal year, 1,889; shares issued during year, 498; shares canceled (matured, none) during year, 171; shares in force at close of year, 2,216.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 5 per cent.; on stock (book) loans, none.

Admission fee charged, 15 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

PLAINFIELD BUILDING AND LOAN ASSOCIATION,
PLAINFIELD.

Incorporated March 21, 1884.

Commenced business March 24, 1884.

President, LEWIS E. BARKALEW.*Secretary*, B. FRANK CORIELL.*Treasurer*, WILLIAM R. CODINGTON.

FINANCIAL CONDITION MARCH 4, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$256,670 00	Due installment shareholders—	
Loans on shares of association ..	19,867 00	dues	\$220,842 00
Cash deposited in bank	280 59	Due installment shareholders—	
Furniture and fixtures	150 00	profits apportioned	54,646 25
Installments due and unpaid	2,199 50	Due installment shareholders—	
Interest and fines due and unpaid ..	4,557 79	advance payments	462 00
Taxes, insurance, etc., advanced		Due on shares lapsed or forfeited ..	238 18
for borrowers	251 42	Borrowed money	7,600 00
		Interest accrued on borrowed	
		money	154 85
		Surplus or undivided profits	33 02
Total assets	\$283,976 30	Total liabilities	\$283,976 30

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 4, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$64,838 75
year	\$21,847 97	Loaned on shares	14,937 00
Dues on installment shares	48,941 00	Dues repaid on withdrawal	6,332 50
Interest	15,091 56	Profits or interest on withdrawal ..	647 41
Gross premium	280 50	On shares lapsed or forfeited	20 25
Fines	274 85	Matured shares	36,500 00
Mortgage loans repaid	9,400 00	Borrowed money	12,000 00
Mortgage loans canceled by mat-		Interest on borrowed money	208 97
ured shares	9,900 00	Taxes, insurance, etc., for bor-	
Stock loans repaid	7,610 00	rowers	162 37
Stock loans canceled by matured		Salaries or other compensation of	
shares	3,975 00	officers, \$725.00; auditors, \$15.00..	740 00
Money borrowed	19,600 00	Rent	100 00
Taxes, insurance, etc., advanced,		Advertising, stationery, printing,	
repaid	7 60	postage, light and fuel	56 82
Pass books	17 50	Interest on advance dues	10 32
		State examination and filing an-	
		nual report	21 00
		Cash in bank at end of year	280 59
Total receipts	\$136,855 98	Total disbursements	\$136,855 98

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 445; membership at end of year, 491. Borrowing members, 122, holding 1,579 shares; non-borrowing members, 369, holding 2,318½ shares.

Shares in force at beginning of fiscal year, 3,481½; shares issued during year, 780½; shares canceled (matured, 182½) during year, 364½; shares in force at close of year, 3,897½.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, ½ per cent.; on stock (book) loans, none.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

POLONIA BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated January 22, 1909.

Commenced business January, 1909.

*President, VITUS J. MASNICKI.**Secretary, CASIMIR NOWATZKY.**Treasurer, JACENTY CIURCZAK.*

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$23,450 00	Due installment shareholders—	
Loans on shares of association....	120 00	dues	\$15,730 15
Cash deposited in bank.....	3,572 76	Due installment shareholders—	
Furniture and fixtures.....	104 82	profits apportioned	354 86
Stationery	68 10	Due prepaid or paid-up sharehold-	
		ers—subscriptions	9,615 00
		Unearned gross premiums.....	502 15
		Surplus or undivided profits.....	1,063 52
Total assets	\$27,315 68	Total liabilities	\$27,315 68

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$10,900 00
year	\$1,483 25	Loaned on shares.....	30 00
Dues on installment shares.....	13,156 50	Dues repaid on withdrawal.....	3,911 15
Subscriptions on prepaid or paid-		Profits or interest on withdrawal.	52 60
up shares	5,912 00	Prepaid or paid-up shares.....	1,164 00
Interest	1,137 81	Borrowed money	4,000 00
Gross premium	325 00	Interest on borrowed money.....	31 25
Fines	14 75	Salaries or other compensation of	
Admission or membership fees..	53 00	officers	100 00
Mortgage loans repaid.....	200 00	Advertising, stationery, printing,	
Stock loans repaid.....	30 00	postage, light and fuel.....	55 55
Money borrowed	1,500 00	Cash in bank at end of year.....	3,572 76
Total	\$23,817 31	Total disbursements	\$23,817 31

Description, local. Plan, perpetual; premium plan, gross. Par value of shares (matured), \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 89; membership at end of year, 133. Borrowing members, 16, holding 189 shares; non-borrowing members, 122, holding 732 shares.

Shares in force at beginning of fiscal year, 604; shares issued during year, 517; shares canceled (matured, none) during year, 150; shares in force at close of year, 971.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent.; on stock (book) loans, 2 per cent.

Admission fee charged, \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

RAHWAY BUILDING AND LOAN ASSOCIATION,

RAHWAY.

Incorporated February 8, 1898.

Commenced business February, 1898.

President, HARRY SIMMONS.

Secretary, BENJAMIN C. MEAD.

Treasurer, STEWART B. MOFFETT.

FINANCIAL CONDITION DECEMBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$60,408 00	Due installment shareholders—	
Loans on shares of association....	1,848 00	dues	\$45,964 00
Cash deposited in bank.....	1,155 22	Due installment shareholders—	
Installments due and unpaid.....	319 00	profits apportioned	16,283 24
Interest, premium and fines due		Due installment shareholders—	
and unpaid	337 02	advance payments	20 00
		Borrowed money	1,800 00
Total assets	\$64,067 24	Total liabilities	\$64,067 24

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash on hand and in bank at beginning of year.....	\$1,864 34	Loaned on mortgages.....	\$8,924 00
Dues on installment shares.....	10,454 00	Loaned on shares.....	612 00
Interest	3,483 19	Dues repaid on withdrawal.....	4,047 00
Installment premiums	1,367 00	Profits or interest on withdrawal.	296 79
Fines	29 60	Matured shares	17,760 00
Admission or membership fees....	31 50	Borrowed money	3,200 00
Mortgage loans repaid.....	8,904 00	Interest on borrowed money.....	71 05
Mortgage loans canceled by matured shares	7,488 00	Salaries or other compensation of officers	403 62
Stock loans repaid.....	84 00	Advertising, stationery, printing, postage, light and fuel.....	23 95
Stock loans canceled by matured shares	1,008 00	State examination	20 00
Money borrowed	1,800 00	Cash in bank at end of year.....	1,155 22
Total receipts	\$36,513 63	Total disbursements	\$36,513 63

Description, local. Plan, permanent; premium plan, installment. Par value of shares (matured), \$240.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 145; membership at end of year, 141. Borrowing members, 54, holding 316 shares; non-borrowing members, 87, holding 511 shares.

Shares in force at beginning of fiscal year, 881; shares issued during year, 146; shares canceled (matured, 74) during year, 200; shares in force at close of year, 827.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, 2 per cent. per annum; on stock (book) loans, 2 per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

ROSELLE BUILDING AND LOAN ASSOCIATION,

ROSELLE.

Incorporated May 25, 1889.

Comenced business June, 1889.

President, H. C. PIERSON.

Secretary, E. A. MERRILL.

Treasurer, F. E. BLOSS.

FINANCIAL CONDITION MAY 17, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$133,600 00	Due installment shareholders—	
Loans on shares of association...	8,085 00	dues	\$118,260 00
Cash deposited in bank.....	65 38	Due installment shareholders—	
Installments due and unpaid.....	1,160 50	profits apportioned	24,342 01
Interest and fines due and unpaid	467 56	Due installment shareholders—	
		advance payments	736 43
		Attorney's fees	40 00
Total assets	\$143,378 44	Total liabilities	\$143,378 44

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 17, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$21 19	Loaned on mortgages.....	\$28,600 00
Dues on installment shares.....	28,728 10	Loaned on shares.....	4,575 00
Interest	7,066 15	Dues repaid on withdrawal.....	8,129 50
Gross premium	548 50	Profits or interest on withdrawal.	755 12
Fines	116 45	Prepaid or paid-up shares.....	5,800 00
Transfer fees	2 00	Interest or dividends on prepaid or paid-up shares.....	272 67
Admission or membership fees...	103 75	Matured shares	5,831 31
Mortgage loans repaid.....	6,200 00	Borrowed money	425 00
Mortgage loans canceled by matured shares	2,200 00	Interest on borrowed money.....	1 71
Mortgage loans canceled by foreclosure or deed.....	7,000 00	Taxes, repairs and insurance (not chargeable to borrowers).....	30 72
Stock loans repaid.....	3,050 00	Taxes, insurance, etc., for borrowers	27 70
Taxes, insurance, etc., advanced, repaid	33 10	Salaries or other compensation of officers	350 00
Attorney's fees	279 19	Rent	50 00
		Advertising, stationery, printing, postage, light and fuel.....	91 88
		Attorney's fees	279 19
		Premium refunded to borrowers..	40 00
		State League dues.....	5 00
		Filing and acknowledging annual report	2 50
		Memorial to director.....	7 00
		Premium on officers' bonds.....	8 75
		Cash in bank at end of year.....	65 38
Total receipts	\$55,348 43	Total disbursements	\$55,348 43

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 252; membership at end of year, 275. Borrowing members, 73, holding 894 shares; non-borrowing members, 202, holding 1,558 shares.

Shares in force at beginning of fiscal year, 2,251; shares issued during year, 415; shares canceled (matured, 29) during year, 214; shares in force at close of year, 2,452.

Interest charged borrowing members during year, 5 per cent. on real estate loans, 6 per cent. on stock (book) loans. Average rate of premium on loans granted during the year: on real estate loans, 2 11-50 per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 4.

ROSELLE PARK BUILDING AND LOAN ASSOCIATION,
ROSELLE PARK.

Incorporated June 28, 1904.

Commenced business July 5, 1904.

*President, THOMAS A. McDEVITT.**Secretary, HARWOOD FISH.**Treasurer, JOHN WILSON.*

FINANCIAL CONDITION JULY 1, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$133,600 00	Due installment shareholders—	
Loans on shares of association ..	6,990 00	dues	\$96,712 00
Cash deposited in bank	40 50	Due installment shareholders—	
Furniture and fixtures	97 90	profits apportioned	19,006 34
Installments due and unpaid	527 00	Due installment shareholders—	
Interest, premium and fines due		advance payments	320 00
and unpaid	271 74	Balance payable on loans made ..	7,500 00
		Borrowed money	17,980 62
		Surplus or undivided profits ..	8 18
Total assets	\$141,527 1½	Total liabilities	\$141,527 14

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending July 1, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$33,900 00
year	\$66 99	Loaned on shares	11,470 00
Dues on installment shares	30,968 00	Dues repaid on withdrawal	32,149 00
Subscriptions on prepaid or paid-		Profits or interest on withdrawal ..	5,688 58
up shares	1,600 00	Prepaid or paid-up shares	14,000 00
Interest	7,790 06	Interest or dividends on prepaid	
Gross premium	344 00	or paid-up shares	431 00
Fines	151 77	Borrowed money	16,596 00
Transfer fees	4 50	Interest on borrowed money	353 15
Admission or membership fees ..	145 00	Salaries or other compensation of	
Mortgage loans repaid	30,460 00	officers	500 00
Stock loans repaid	11,720 00	Rent	36 00
Money borrowed	31,892 62	Advertising, stationery, printing,	
Profits on withdrawals	216 58	postage, light and fuel	135 29
		Cash in bank at end of year	40 50
Total receipts	\$115,299 52	Total disbursements	\$115,299 52

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 372; membership at end of year, 375. Borrowing members, 100, holding 937 shares; non-borrowing members, 275, holding 1,699 shares.

Shares in force at beginning of fiscal year, 2,631; shares issued during year, 791; shares canceled (matured, none) during year, 786; shares in force at close of year, 2,636.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 1¼ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share; minimum, \$1.00. Withdrawal fee charged, none.

Foreclosures during year, none.

SUMMIT BUILDING AND LOAN ASSOCIATION, SUMMIT.

Incorporated October 14, 1891. Commenced business November 12, 1891.

President, HENRY L. PIERSON.

Secretary, WILLIAM S. PORTER.

Treasurer, J. FRANKLIN HAAS.

FINANCIAL CONDITION OCTOBER 31, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$189,500 00	Due installment shareholders—dues	\$156,708 00
Loans on shares of association....	3,580 00	Due installment shareholders—profits apportioned	31,918 55
Cash deposited in bank.....	412 86	Due prepaid or paid-up shareholders—subscriptions	800 00
Furniture and fixtures.....	55 00	Balance payable on loans made...	3,500 00
Installments due and unpaid.....	447 00	Borrowed money	1,500 00
Interest and fines due and unpaid	445 99	Surplus or undivided profits.....	14 30
Total assets	\$194,440 85	Total liabilities	\$194,440 85

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending October 31, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of year	\$3,451 36	Loaned on mortgages.....	\$35,300 00
Dues on installment shares.....	34,884 00	Loaned on shares.....	2,205 00
Subscriptions on prepaid or paid-up shares	800 00	Dues repaid on withdrawal.....	13,024 00
Interest	10,228 43	Profits or interest on withdrawal.	1,357 51
Fines	321 62	Interest or dividends on prepaid or paid-up shares.....	14 00
Transfer fees	3 50	Matured shares	14,233 20
Admission or membership fees...	66 20	Borrowed money	9,000 00
Mortgage loans repaid.....	9,300 00	Interest on borrowed money.....	185 30
Mortgage loans canceled by matured shares	2,300 00	Salaries or other compensation of officers, \$800.00; auditors, \$60.00; watchman, \$18.00	878 00
Mortgage loans canceled by foreclosure or deed	2,000 00	Rent	126 00
Stock loans repaid.....	1,940 00	Advertising, stationery, printing, postage, light and fuel.....	121 39
Stock loans canceled by matured shares	1,100 00	Appraisal fees	5 00
Money borrowed	10,500 00	Rebate on advanced dues.....	20 09
Total receipts	\$76,895 11	Sundries	12 76
		Cash in bank at end of year.....	412 86
		Total disbursements	\$76,895 11

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 267; membership at end of year, 282. Borrowing members, 79, holding 1,148 shares; non-borrowing members, 203, holding 1,740 shares.

Shares in force at beginning of fiscal year, 2,694; shares issued during year, 563; shares canceled (matured, 69) during year, 369; shares in force at close of year, 2,888.

Interest charged borrowing members during year, 5 and 6 per cent. Average rate of premium on loans granted during the year, none.

Admission fee charged, 10 cents per share and 15 cents. per pass book. Withdrawal fee charged, none.

Foreclosures during year, 1.

UNION BUILDING AND LOAN ASSOCIATION,
PLAINFIELD.

Incorporated January 18, 1899. Commenced business February 13, 1899.

President, E. M. LAING.

Secretary, J. V. E. VANDERHOEF.

Treasurer, M. C. VAN ARSDALE.

FINANCIAL CONDITION JANUARY 9, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$92,725 94	Due installment shareholders—	
Loans on shares of association...	4,625 00	dues	\$66,850 00
Cash deposited in bank.....	2,798 84	Due installment shareholders—	
Installments due and unpaid....	1,512 76	profits apportioned	16,040 89
Interest, premium and fines due		Due installment shareholders—	
and unpaid	1,114 21	advance payments	70 84
Taxes, insurance, etc., advanced		Due shareholders—matured shares	500 00
for borrowers	134 98	Borrowed money	19,700 00
Safe	250 00		
Total assets	\$103,161 73	Total liabilities	\$103,161 73

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 9, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$12,275 94
year	\$4,954 90	Loaned on shares.....	2,925 00
Dues on installment shares.....	19,321 76	Dues repaid on withdrawal.....	3,767 00
Interest	5,471 72	Profits or interest on withdrawal.	178 44
Installment premiums	442 35	Matured shares	33,500 00
Fines	63 33	Borrowed money	100,300 00
Transfer fees	2 00	Interest on borrowed money.....	790 51
Admission or membership fees...	230 00	Taxes, insurance, etc., for bor-	
Mortgage loans repaid.....	4,900 00	rowers	84 06
Stock loans repaid.....	7,640 00	Salaries or other compensation of	
Money borrowed	114,400 00	officers, \$400.00; auditors, \$15.00..	415 00
		Rent	50 00
		Advertising, stationery, printing,	
		postage, light and fuel.....	55 90
		Safe	249 50
		Filing annual report.....	1 00
		Premium on officers' bonds.....	8 00
		Membership fees returned.....	31 87
		Cash in bank at end of year.....	2,798 84
Total receipts	\$157,431 06	Total disbursements	\$157,431 06

Description, local. Plan, serial; premium plan, installment. Par value of shares (matured), \$100.00. Installments, 50 cents, payable monthly.

Membership at beginning of fiscal year, 267; membership at end of year, 285. Borrowing members, 58, holding 928 shares; non-borrowing members, 227, holding 2,555 shares.

Shares in force at beginning of fiscal year, 3,195; shares issued during year, 920; shares canceled (matured, 340) during year, 632; shares in force at close of year, 3,483.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent. per annum; on stock (book) loans, $\frac{1}{2}$ per cent. per annum.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

UNION COUNTY BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated April 26, 1886.

Commenced business April, 1886.

President, WILLIAM A. BOURDON.*Secretary*, JOHN S. CALL.*Treasurer*, JOHN J. McGRATH.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$274,200 00	Due installment shareholders—	
Cash deposited in bank	287 54	dues	\$209,907 00
Real estate sold under contract ..	1,830 00	Due installment shareholders—	
Furniture and fixtures	255 00	profits apportioned	56,525 56
Interest due and unpaid	144 82	Due shareholders—matured shares	4,231 60
Taxes, insurance, etc., advanced		Unearned gross premiums	2,782 97
for borrowers	134 21	Surplus or undivided profits	2,628 00
Collateral due on foreclosure	306 27	Rebate of premiums	1,080 04
		Due on warrant	2 67
Total assets	\$277,157 84	Total liabilities	\$277,157 84

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$24,450 00
year	\$3,878 95	Dues repaid on withdrawal	6,417 34
Dues on installment shares	39,575 53	Profits or interest on withdrawal ..	1,245 38
Interest	16,176 21	Matured shares	38,122 77
Gross premium	489 75	Interest accrued on matured	
Fines	47 83	shares	1,080 59
Transfer fees	4 70	Borrowed money	8,000 00
Admission or membership fees ..	44 40	Interest on borrowed money	332 01
Mortgage loans repaid	14,000 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by mat-		rowers and on real estate sold	
ured shares	5,400 00	under contract	268 60
Real estate sold	1,900 00	Salaries or other compensation of	
Taxes, insurance, etc., advanced,		officers, \$617.12; directors,	
repaid	14 40	\$125.00; auditors, \$45.00; clerks,	
Cancellation fees repaid	17 50	\$75.00; valuation committee,	
		\$60.00	922 12
		Rent	92 00
		Advertising, stationery, printing,	
		postage, light and fuel	39 00
		Cancellation fees	52 91
		Premium on officers' bonds	44 00
		Search fees	10 80
		Rebate of premium	165 11
		Sundries	19 10
		Cash in bank at end of year	287 54
Total receipts	\$81,549 27	Total disbursements	\$81,549 27

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 553; membership at end of year, 566. Borrowing members, 199, holding 1,417 shares; non-borrowing members, 367, holding 2,256 shares.

Shares in force at beginning of fiscal year, 3,573; shares issued during year, 444; shares canceled (matured, 169) during year, 344; shares in force at close of year, 3,673.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year: 2 37-100 per cent.

Admission fee charged, 10 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WESTFIELD BUILDING AND LOAN ASSOCIATION,
WESTFIELD.

Incorporated December 4, 1888. Commenced business December 10, 1888.

President, JOHN S. IRVING.

Secretary, ROBERT W. HARDEN.

Treasurer, C. W. HARDEN.

FINANCIAL CONDITION DECEMBER 1, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$272,000 00	Due installment shareholders—	
Loans on shares of association ..	9,220 00	dues	\$220,370 00
Cash deposited in bank	11,342 74	Due installment shareholders—	
Installments due and unpaid	474 00	profits apportioned	64,625 27
Interest, premium and fines due		Due installment shareholders—	
and unpaid	393 32	advance payments	324 00
Interest accrued	29 21	Balance payable on loans made ..	8,140 00
Total assets	\$293,459 27	Total liabilities	\$293,459 27

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending December 1, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$72,985 00
year	\$1,234 70	Loaned on shares	5,280 00
Dues on installment shares	60,853 50	Dues repaid on withdrawal	15,673 50
Interest	18,780 71	Profits or interest on withdrawal ..	2,319 99
Installment premiums	2,862 67	Matured shares	23,800 00
Fines	519 86	Borrowed shares	22,250 00
Transfer fees	23 50	Interest on borrowed money	86 66
Admission or membership fees ..	325 00	Salaries or other compensation of	
Mortgage loans repaid	32,400 00	officers, \$700.00; auditors, \$15.00.	715 00
Mortgage loans canceled by ma-		Rent	84 00
tured shares	9,400 00	Advertising, stationery, printing,	
Mortgage loans canceled by fore-		postage, light and fuel	173 05
closure or deed	1,000 00	Appraisal fees	141 00
Stock loans repaid	4,755 00	Cash in bank at end of year	11,342 74
Stock loans canceled by matured			
shares	3,000 00		
Money borrowed	19,500 00		
Appraisal fees	141 00		
Total receipts	\$154,850 94	Total disbursements	\$154,850 94

Description, local. Plan, serial; premium plan, installment. Par value of shares (ma-
tured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 589; membership at end of year, 640. Borrow-
ing members, 185, holding 1,533 shares; non-borrowing members, 455, holding 2,229 shares.

Shares in force at beginning of fiscal year, 3,418; shares issued during year, 841; shares
canceled (matured, 118) during year, 492; shares in force at close of year, 3,767.

Interest charged borrowing members during year, 5 1-10 per cent, on real estate loans; 6
per cent, on stock (book) loans. Average rate of premium on loans granted during the year:

on real estate loans, 1 1-5 per cent, per annum; on stock (book) loans, none.
Admission fee charged, 50 cents per share. Withdrawal fee charged, none.

Foreclosures during year, 1.

WORKMEN'S BUILDING AND LOAN ASSOCIATION,
ELIZABETH.

Incorporated November 23, 1899. Commenced business December 1, 1899.

President, JULIUS HAGIN.

Secretary, LOUIS RITTER.

Treasurer, WILLIAM H. HARRIS.

FINANCIAL CONDITION NOVEMBER 30, 1910.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)..	\$96,100 00	Due installment shareholders—	
Loans on shares of association...	16,337 00	dues	\$79,094 47
Cash deposited in bank.....	466 10	Due installment shareholders—	
Furniture and fixtures.....	65 00	profits apportioned	21,559 69
Interest, premium and fines due		Due installment shareholders—	
and unpaid	615 00	advance payments	263 36
Taxes, insurance, etc., advanced		Unearned gross premiums.....	5,330 24
for borrowers	146 22	Borrowed money	4,000 00
		Surplus or undivided profits.....	3,420 20
		Suspense account	61 36
Total assets	\$113,729 32	Total liabilities	\$113,729 32

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending November 30, 1910.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$39,200 00
year	\$969 64	Loaned on shares.....	5,396 00
Dues on installment shares.....	24,047 21	Dues repaid on withdrawal.....	9,395 00
Interest	6,664 04	Profits or interest on withdrawal.	1,973 15
Gross premium	3,112 70	Borrowed money	44,500 00
Fines	50 25	Interest on borrowed money.....	511 54
Transfer fees	75	Taxes, insurance, etc., for bor-	
Admission or membership fees....	107 60	rowers	130 91
Mortgage loans repaid.....	18,900 00	Salaries or other compensation of	
Stock loans repaid.....	6,625 50	officers, \$680.00; directors, \$82.00;	
Money borrowed	42,000 00	auditors, \$30.00	792 00
Taxes, insurance, etc., advanced,		Rent	56 25
repaid	137 30	Advertising, stationery, printing,	
Retained dividends	809 46	postage, light and fuel.....	28 90
		Premium returned	960 60
		Premium on officers' bonds.....	8 00
		Filing annual report.....	1 00
		State League dues.....	5 00
		Cash in bank at end of year.....	466 10
Total receipts	\$103,424 45	Total disbursements	\$103,424 45

Description, local. Plan, perpetual; premium plan, gross. Par value of shares matured, \$200.00. Installments, 25 cents, payable weekly.

Membership at beginning of fiscal year, 281; membership at end of year, 365. Borrowing members, 93, holding 645 shares; non-borrowing members, 272, holding 1,538 shares.

Shares in force at beginning of fiscal year, 1,631; shares issued during year, 817; shares canceled (matured, none) during year, 265; shares in force at close of year, 2,183.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 7 per cent.; on stock (book) loans, 4 per cent.

Admission fee charged, 5 cents per share and \$1.00 per member. Withdrawal fee charged, none.

Foreclosures during year, none.

WORKMEN'S BUILDING AND LOAN ASSOCIATION, RAHWAY.

Incorporated January 25, 1886. Commenced business January, 1886.

President, WILLIAM HOWARD.

Secretary, GEORGE H. WATERS.

Treasurer, L. R. CARTWRIGHT.

FINANCIAL CONDITION JANUARY 16, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$129,000 00	Due installment shareholders—	
Loans on shares of association ..	2,800 00	dues	\$99,248 00
Cash deposited in bank	1,319 42	Due installment shareholders—	
Furniture and fixtures	169 42	profits apportioned	20,265 63
Installments due and unpaid	318 00	Due installment shareholders—	
Interest and fines due and unpaid	272 29	advance payments	10 00
Taxes, insurance, etc., advanced		Balance payable on loans made...	1,000 00
for borrowers	2 50	Borrowed money	13,500 00
Interest accrued	142 00		
Total assets	\$134,023 63	Total liabilities	\$134,023 63

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending January 16, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$24,200 00
year	\$2,718 85	Loaned on shares	2,600 00
Dues on installment shares	27,850 00	Dues repaid on withdrawal	11,987 00
Interest	7,830 23	Profits or interest on withdrawal.	2,228 87
Fines	168 51	Matured shares	14,600 00
Transfer fees	3 00	Borrowed money	13,600 00
Admission or membership fees...	129 25	Interest on borrowed money	512 97
Mortgage loans repaid	11,700 00	Taxes, insurance, etc., for bor-	
Mortgage loans canceled by ma-		rowers	2 50
tured shares	500 00	Salaries or other compensation of	
Stock loans repaid	275 00	officers	425 00
Stock loans canceled by matured		Rent	120 00
shares	2,900 00	Advertising, stationery, printing,	
Money borrowed	17,600 00	postage, light and fuel	49 65
Earnings on new shares	24	Premium on officers' bonds	14 00
		Drawing assignments	7 00
		Overpaid interest returned	8 67
		Cash in bank at end of year	1,319 42
Total receipts	\$71,675 08	Total disbursements	\$71,675 08

Description, local. Plan, serial; premium plan, none. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 304; membership at end of year, 326. Borrowing members, 67, holding 620 shares; non-borrowing members, 259, holding 1,656 shares.

Shares in force at beginning of fiscal year, 2,112; shares issued during year, 517; shares canceled (matured, 73) during year, 353; shares in force at close of year, 2,276.

Interest charged borrowing members during year, 6 per cent.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION, OF PHILLIPSBURG, No. 4,
PHILLIPSBURG.

Incorporated March 27, 1876.

Commenced business May, 1876.

President, ISAAC VANATTA.

Secretary, SYLVESTER C. SMITH.

Treasurer, CHARLES B. BRADY.

FINANCIAL CONDITION APRIL 30, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$156,800 00	Due installment shareholders—	
Cash deposited in bank	146 34	dues	\$101,688 00
Installments due and unpaid	459 04	Due installment shareholders—	
Interest and fines due and unpaid ..	58 44	profits apportioned	31,146 31
Taxes, insurance, etc., advanced		Borrowed money	23,816 85
for borrowers	7 60	Interest accrued on borrowed	
		money	741 01
		Surplus or undivided profits	79 25
Total assets	\$157,471 42	Total liabilities	\$157,471 42

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending April 30, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$7,200 00
year	\$238 19	Dues repaid on withdrawal	10,846 00
Dues on installment shares	23,501 50	Profits or interest on withdrawal ..	1,281 39
Interest	9,308 73	Matured shares	26,624 40
Gross premium	542 25	Borrowed money	12,248 81
Fines	94 80	Interest on borrowed money	1,561 97
Mortgage loans repaid	1,400 00	Taxes, repairs and insurance (not	
Mortgage loans canceled by ma-		chargeable to borrowers)	2,131 02
tured shares	26,400 00	Taxes, insurance, etc., for bor-	
Money borrowed	1,300 00	rowers	7 64
Arrears on matured shares	40 85	Salaries or other compensation of	
		officers, \$700.00; directors, \$17.00;	
		auditors, \$9.00	726 00
		Rent	50 00
		Advertising, stationery, printing,	
		postage, light and fuel	2 75
		Cash in bank at end of year	146 34
Total receipts	\$62,826 32	Total disbursements	\$62,826 32

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 237; membership at end of year, 240. Borrowing members, 100, holding 868 shares; non-borrowing members, 140, holding 1,065 shares.

Shares in force at beginning of fiscal year, 1,984; shares issued during year, 313; shares canceled (matured, 132) during year, 364; shares in force at close of year, 1,933.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on loans granted during the year: on real estate loans, 7½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

BUILDING AND LOAN ASSOCIATION OF PHILLIPSBURG, No. 5,
PHILLIPSBURG.

Incorporated June 6, 1882.

Commenced business June, 1882.

*President, CHARLES D. McCLARY.**Secretary, JOHN EILENBERG.**Treasurer, CLARENCE WALTERS.*

FINANCIAL CONDITION MAY 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens)...	\$214,400 00	Due installment shareholders—dues	\$120,708 00
Cash deposited in bank.....	55 48	Due installment shareholders—profits apportioned	27,523 38
Real estate acquired under foreclosure or in settlement of debts due association	4,142 68	Due prepaid or paid-up shareholders—subscriptions	21,800 00
Installments due and unpaid.....	693 00	Due shareholders—matured shares	1,005 25
Interest and fines due and unpaid	738 80	Borrowed money	48,323 90
		Interest accrued on borrowed money	669 18
		Surplus or undivided profits.....	25
Total assets	\$220,029 96	Total Liabilities	\$220,029 96

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending May 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Dues on installment shares.....	\$31,366 00	Loaned on mortgages.....	\$22,800 00
Subscriptions on prepaid or paid-up shares	21,800 00	Dues repaid on withdrawal.....	15,952 00
Interest	13,183 00	Profits or interest on withdrawal	1,620 63
Gross premium	1,404 00	Matured shares	68,103 45
Fines	209 50	Borrowed money	77,881 25
Rents	231 00	Interest on borrowed money.....	1,889 99
Mortgage loans repaid.....	3,900 00	Taxes, repairs and insurance (not chargeable to borrowers).....	125 02
Mortgage loans canceled by matured shares	19,600 00	Taxes, insurance, etc., for borrowers	2,905 26
Stock loans canceled by matured shares	600 00	Salaries or other compensation of officers, \$687.00; auditors, \$9.00..	696 00
Real estate sold.....	3,396 00	Rent	18 00
Money borrowed	86,335 00	Advertising, stationery, printing, postage, light and fuel.....	40 57
Taxes, insurance, etc., advanced, repaid	59 15	Filing annual report.....	1 00
		Cash in bank at end of year.....	55 48
Total receipts	\$182,088 65	Total disbursements	\$182,088 65

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 312; membership at end of year, 295. Borrowing members, 110, holding 1,076 shares; non-borrowing members, 185, holding 1,283 shares.

Shares in force at beginning of fiscal year, 2,428; shares issued during year, 533; shares canceled (matured, 294) during year, 602; shares in force at close of year, 2,359.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 7 per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

HACKETTSTOWN BUILDING AND LOAN ASSOCIATION, HACKETTSTOWN.

Incorporated February 26, 1906. Commenced business February 17, 1906.

President, J. W. CURTIS.

Secretary, J. MILLER WELSH.

Treasurer, ROBERT A. COLE.

FINANCIAL CONDITION FEBRUARY 20, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$39,400 00	Due installment shareholders—	
Loans on shares of association...	860 00	dues	\$39,948 00
Cash deposited in bank.....	4,801 04	Due installment shareholders—	
Furniture and fixtures.....	75 00	profits apportioned	5,178 74
Installments due and unpaid.....	150 00	Balance payable on loans made..	200 00
Interest and fines due and unpaid	44 70	Surplus or undivided profits.....	4 00
Total assets	\$45,330 74	Total liabilities	\$45,330 74

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending February 20, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages.....	\$7,850 00
year	\$666 25	Loaned on shares.....	660 00
Dues on installment shares.....	11,352 00	Dues repaid on withdrawal.....	3,072 00
Interest	2,006 34	Profits or interest on withdrawal.	92 71
Installment premiums	25 00	Borrowed money	1,700 00
Fines	34 40	Interest on borrowed money.....	20 24
Transfer fees	15 50	Salaries or other compensation of	
Admission or membership fees...	35 25	officers, \$150.00; other office em-	
Mortgage loans repaid.....	4,200 00	ployes, \$6.00	156 00
Stock loans repaid.....	48 00	Rent	4 50
Recording fees repaid.....	50	Advertising, stationery, printing,	
Total receipts	\$18,383 24	postage, light and fuel.....	15 25
		Filing annual report.....	1 00
		Recording fees	4 00
		Legal expenses	50
		Committee fees	6 00
		Cash in bank at end of year.....	4,801 04
		Total disbursements	\$18,383 24

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 154; membership at end of year, 153. Borrowing members, 27, holding 238 shares; non-borrowing members, 126, holding 684 shares.

Shares in force at beginning of fiscal year, 874; shares issued during year, 141; shares canceled (matured, none) during year, 93; shares in force at close of year, 922.

Interest charged borrowing members during year, 5 per cent. Average rate of premium on loans granted during the year: on real estate loans, $\frac{1}{2}$ per cent.; on stock (book) loans, none.

Admission fee charged, 25 cents per share. Withdrawal fee charged, none.

Foreclosures during year, none.

WARREN COUNTY.

PHILLIPSBURG BUILDING AND LOAN ASSOCIATION, No. 6,
PHILLIPSBURG.

Incorporated April 3, 1903.

Commenced business April 15, 1903.

President, GEORGE L. SHILLINGER.

Secretary, CHARLES B. BRADY.

Treasurer, ISAAC VANATTA.

FINANCIAL CONDITION MARCH 31, 1911.

Assets.	Amount.	Liabilities.	Amount.
Loans on mortgages (first liens) ..	\$85,800 00	Due installment shareholders—	
Cash deposited in bank	46 49	dues	\$57,816 00
Installments due and unpaid	50 00	Due installment shareholders—	
Interest and fines due and unpaid	256 00	profits apportioned	12,994 32
		Due prepaid or paid-up share-	
		holders—subscriptions	3,990 00
		Borrowed money	9,050 00
		Interest accrued on borrowed	
		money	251 87
		Surplus or undivided profits	2,050 30
Total assets	\$86,152 49	Total liabilities	\$86,152 49

RECEIPTS AND DISBURSEMENTS

For the Fiscal Year Ending March 31, 1911.

Receipts.	Amount.	Disbursements.	Amount.
Cash in bank at beginning of		Loaned on mortgages	\$6,200 00
year	\$56 38	Dues repaid on withdrawal	7,479 00
Dues on installment shares	16,934 00	Profits or interest on withdrawal.	753 65
Subscriptions on prepaid or paid-		Prepaid or paid-up shares	1,567 50
up shares	1,008 75	Borrowed money	41,485 00
Interest	4,892 00	Interest on borrowed money	871 75
Gross premium	465 00	Taxes, insurance, etc., for bor-	
Fines	51 10	rowers	1,215 34
Mortgage loans repaid	3,400 00	Salaries or other compensation of	
Money borrowed	33,235 00	officers, \$425.00; auditors, \$9.00..	434 00
		Rent	25 00
		Advertising and printing	4 00
		Filing annual report and affi-	
		davits	2 50
		Survey committee	8 00
		Cash in bank at end of year	46 49
Total receipts	\$60,092 23	Total disbursements	\$60,092 23

Description, local. Plan, serial; premium plan, gross. Par value of shares (matured), \$200.00. Installments, \$1.00, payable monthly.

Membership at beginning of fiscal year, 124; membership at end of year, 127. Borrowing members, 42, holding 523 shares; non-borrowing members, 85, holding 822 shares.

Shares in force at beginning of fiscal year, 1,303; shares issued during year, 223; shares canceled (matured, none) during year, 181; shares in force at close of year, 1,345.

Interest charged borrowing members during year, 6 per cent. Average rate of premium on real estate loans granted during the year, 7½ per cent.

Admission fee charged, none. Withdrawal fee charged, none.

Foreclosures during year, none.

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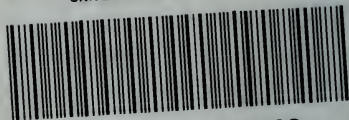
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